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## CHEQUES CASHED IN CLEARING CENTRES

JANUARY 1973

With the advent of centralized data processing, Bank Clearing Houses as they were know have been closed down.

The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it will be incorrect to assume that this comparison will remain valid through time.

An examination is currently underway in an attempt to establish boundaries that could be more precisely defined.

The total value of cheques cashed in 50 Canadian clearing centres was, \$102,972 million in January 1973, a 31.6 % increase above the value for the same month in 1972. All of the five economic areas showed an increase in the January comparison. Cheques cashed in the Atlantic Provinces increased by 13.8 %, in Ontario by 32.3 %, in Quebec by 31.0 %, in the Prairie Provinces by 30.7 % and in British Columbia by 37.6 %.

### The Centres

Forty-eight of the fifty centres showed a higher value of cheques cashed in the January comparison. Cheques cashed in Montreal showed a gain of 30.0 % and in Toronto 33.3 %. In the Western regions Winnipeg increased by 19.5 % and in Vancouver by 36.6 %.

### Deposit Turnover

The turnover ratio of current deposits (compiled on an annual basis) was 122.90 compared with 102.74 for January 1972. The turnover ratio of savings accounts was 1.46 in comparison with the 1972 ratio of 1.40.

Business Finance Division

May - 1973 - Mai  
5-2005-509

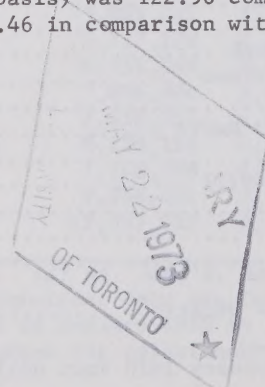




TABLE 1. Cheques Cashied Against Individual Accounts at the Clearing House Centres in Canada, during January 1973 compared with January 1972

Province and clearing house centres	January		Increase (+)		Percentage of 1973/1972
	1972	1973	Decrease (-)		
thousands of dollars					
<u>Atlantic Provinces</u>					
Charlottetown .....	71,680	86,918	+	15,238	121.26
Fredericton .....	141,865	215,154	+	73,289	151.66
Glace Bay .....	9,465	9,812	+	347	103.67
Halifax .....	968,797	936,822	-	31,975	96.70
Moncton .....	155,340	220,649	+	65,309	142.04
Saint John .....	235,994	292,329	+	56,335	123.87
St. John's .....	418,597	542,503	+	123,906	129.60
Sydney .....	94,449	81,479	-	12,970	86.27
Totals - Atlantic Provinces ..	2,096,187	2,385,666	+	289,479	113.81
<u>Quebec</u>					
Chicoutimi .....	68,297	78,713	+	10,416	115.25
Drummondville .....	58,213	72,125	+	13,912	123.90
Granby .....	64,300	93,995	+	29,695	146.18
Montreal .....	17,058,487	22,114,326	+	5,055,839	129.64
Quebec City .....	2,106,945	3,015,613	+	908,668	143.13
St. Hyacinthe .....	79,923	87,153	+	7,230	109.05
Shawinigan Falls .....	30,569	32,815	+	2,246	107.35
Sherbrooke .....	149,191	204,603	+	55,412	137.14
Trois-Rivières .....	87,742	103,920	+	16,178	118.44
Valleyfield .....	30,283	39,852	+	9,569	131.60
Totals - Quebec .....	19,733,950	25,843,115	+	6,109,165	130.96
<u>Ontario</u>					
Brantford .....	143,574	197,116	+	53,542	137.29
Chatham .....	204,333	245,212	+	40,879	120.01
Cornwall .....	90,603	97,047	+	6,444	107.11
Guelph .....	114,291	162,888	+	48,597	142.52
Hamilton .....	1,342,179	1,602,472	+	260,293	119.39
Kingston .....	133,306	148,133	+	14,827	111.12
Kitchener .....	385,355	489,434	+	104,079	127.01
London .....	941,136	1,345,356	+	404,220	142.95
Niagara Falls .....	85,063	110,536	+	25,473	129.95
Oshawa .....	551,973	820,354	+	268,381	148.62
Ottawa .....	1,590,300	1,955,763	+	365,463	122.98
Peterborough .....	105,152	129,403	+	24,251	123.06
St. Catharines .....	204,527	264,409	+	59,882	129.28
Sarnia .....	142,155	151,264	+	9,109	106.41
Sault Ste. Marie .....	118,430	266,918	+	148,488	225.38
Sudbury .....	179,811	198,239	+	18,428	110.25
Thunder Bay(1) .....	191,319	199,076	+	7,757	104.05
Timmins .....	41,449	45,125	+	3,676	108.87
Toronto .....	34,736,884	46,306,343	+	11,569,459	133.31
Windsor .....	626,704	735,325	+	108,621	117.33
Totals - Ontario .....	41,928,544	55,470,413	+	13,541,869	132.30

(1) As of January 1970 Fort William and Port Arthur have merged and are now designated as Thunder Bay.



TABLE 1. Cheques Cashed Against Individual Accounts at the Clearing House Centres in Canada, during January 1973 compared with January 1972 - Concluded

Province and clearing house centres	January		Increase (+)		Percentage of 1973/1972
	1972	1973	Decrease (-)		
thousands of dollars					
<b>Prairie Provinces</b>					
Brandon .....	49,345	59,727	+	10,382	121.04
Calgary .....	2,443,994	3,345,464	+	901,470	136.89
Edmonton .....	1,602,430	2,187,595	+	585,165	136.52
Lethbridge .....	107,284	146,727	+	39,443	136.77
Medicine Hat .....	39,997	57,933	+	17,936	144.84
Moose Jaw .....	39,341	55,673	+	16,332	141.51
Prince Albert .....	42,307	51,504	+	9,197	121.74
Regina .....	1,104,470	1,587,879	+	483,409	143.77
Saskatoon .....	238,196	318,500	+	80,304	133.71
Winnipeg .....	3,571,062	4,266,030	+	694,968	119.46
<b>Totals - Prairie Provinces</b>	<b>9,238,426</b>	<b>12,077,032</b>	<b>+</b>	<b>2,838,606</b>	<b>130.73</b>
<b>British Columbia</b>					
Vancouver .....	4,610,005	6,298,240	+	1,688,235	136.62
Victoria .....	620,160	897,854	+	277,694	144.78
<b>Totals - British Columbia ..</b>	<b>5,230,165</b>	<b>7,196,194</b>	<b>+</b>	<b>1,965,929</b>	<b>137.59</b>
<b>Grand Totals for Canada ..</b>	<b>78,227,272</b>	<b>102,972,320</b>	<b>+</b>	<b>24,745,048</b>	<b>131.63</b>

TABLE 2. Cheques Cashed in 34 Clearing Centres, January Representative Years

Year	Canada	Atlantic Provinces	Quebec	Ontario	Prairie Provinces	British Columbia
thousands of dollars						
1929 .....	4,095,330(1)	66,663	1,527,636	1,658,998	591,636	250,397
1938 .....	2,444,600	52,578	770,354	1,139,747	325,155	156,766
1949 .....	6,928,511	161,244(3)	2,073,052	2,907,239(2)	1,180,453	606,523
1950 .....	7,307,022	197,111	2,284,057	3,105,448	1,155,839	564,567
1960 .....	20,397,897	421,135	6,033,848	9,749,568	2,897,683	1,295,663
1961 .....	22,964,809	454,923	6,949,600	10,628,484	3,398,530	1,533,272(5)
1962 .....	26,873,914	556,087	7,769,863	12,707,728	3,871,647	1,968,589
1963 .....	28,897,335	572,509	8,581,267	13,060,040	4,812,510	1,871,009
1964 .....	33,247,369	677,092	9,769,824	15,821,935	4,795,957	2,182,561
1965 .....	36,167,160	695,960	10,759,890	17,431,112	5,081,297	2,198,901
1966 .....	40,047,321	908,825	12,209,565	18,428,593	5,737,178	2,763,160
1967 .....	48,256,097	1,106,420	15,145,995	22,040,053	6,731,190	3,232,439
1968 .....	51,420,265	1,098,618	14,911,301	24,364,021	7,404,804	3,641,521
1969 .....	55,806,654	1,284,984	15,590,440	27,038,440	7,639,251	4,253,539
1970 .....	59,451,990	1,485,874	14,594,210	30,633,746(6)	8,228,152	4,510,008
1971 .....	64,974,692	1,361,975	17,362,073	33,878,422	7,848,598	4,523,624
1972 .....	76,485,218	1,778,728	19,314,623	40,923,276	9,238,426	5,230,165
1973 .....	100,567,016	1,992,303	25,334,542	53,967,045	12,077,032	7,196,094

(1) Original 32 centres. (2) St. Catharines data added as of May 1941. (3) St. John's, Newfoundland data as of April 1949. (4) Cornwall data as of May 1950. (5) New Westminster data are included in Vancouver since January 1961. (6) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 35 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.



TABLE 3. Cheques Cashied - Distributed by Type of Account

Economic area and clearing house centres	Current accounts		Savings accounts		Personal chequing accounts	
	January		January		January	
	1972	1973	1972	1973	1972	1973
thousands of dollars						
<b>Atlantic Provinces</b>						
Charlottetown .....	64,279	77,341	4,038	5,114	3,363	4,463
Fredericton .....	130,893	199,444	5,615	8,386	5,357	7,324
Glace Bay .....	8,228	8,230	800	964	437	618
Halifax .....	913,006	873,839	30,785	30,398	25,006	32,585
Moncton .....	143,576	204,557	6,299	8,496	5,465	7,596
Saint John .....	220,764	267,443	8,764	11,951	6,466	12,935
St. John's .....	384,134	474,783	25,413	53,956	9,050	13,764
Sydney .....	88,333	73,964	3,500	4,155	2,616	3,360
<b>Totals - Atlantic Provinces</b>	<b>1,953,213</b>	<b>2,179,601</b>	<b>85,214</b>	<b>123,420</b>	<b>57,760</b>	<b>82,645</b>
<b>Quebec</b>						
Chicoutimi .....	61,907	69,586	4,204	6,395	2,186	2,732
Drummondville .....	54,713	66,481	3,043	4,978	457	666
Granby .....	59,712	88,702	3,254	3,572	1,334	1,721
Montreal .....	16,343,973	21,195,334	551,494	714,849	163,020	204,143
Quebec City .....	2,001,779	2,913,083	90,225	84,893	14,921	17,637
St. Hyacinthe .....	70,915	77,253	7,975	8,927	1,033	973
Shawinigan Falls .....	27,629	29,383	2,226	2,328	714	1,104
Sherbrooke .....	137,369	189,174	7,678	10,821	4,144	4,608
Trois-Rivières .....	80,679	96,498	4,657	5,202	2,406	2,220
Valleyfield .....	27,190	35,765	2,329	3,098	764	989
<b>Totals - Quebec</b>	<b>18,865,886</b>	<b>24,761,259</b>	<b>677,085</b>	<b>845,063</b>	<b>190,979</b>	<b>236,793</b>
<b>Ontario</b>						
Brantford .....	126,820	176,963	11,627	13,318	5,127	6,835
Chatham .....	194,746	232,310	5,588	7,384	3,999	5,518
Cornwall .....	84,183	82,814	3,558	10,501	2,862	3,732
Guelph .....	98,106	142,962	9,056	11,032	7,129	8,894
Hamilton .....	1,221,165	1,462,936	74,741	86,489	46,273	53,047
Kingston .....	106,962	114,788	14,923	19,132	11,421	14,213
Kitchener .....	352,557	449,028	18,602	22,422	14,196	17,984
London .....	877,107	1,257,834	34,260	44,548	29,769	42,974
Niagara Falls .....	73,929	97,823	6,782	7,842	4,352	4,871
Oshawa .....	531,530	793,504	12,721	16,923	7,722	9,927
Ottawa .....	1,410,774	1,758,470	131,874	115,860	47,652	81,433
Peterborough .....	89,578	108,495	9,209	11,989	6,365	8,919
St. Catharines .....	180,305	222,456	15,428	29,658	8,794	12,295
Sarnia .....	129,342	133,481	7,061	9,762	5,752	8,021
Sault Ste. Marie .....	104,630	249,882	8,528	10,081	5,272	6,955
Sudbury .....	143,799	162,848	27,869	24,014	8,143	11,377
Thunder Bay .....	164,769	170,086	17,964	16,836	8,586	12,154
Timmins .....	36,260	38,411	3,790	4,515	1,399	2,199
Toronto .....	33,224,342	44,591,850	1,141,465	1,265,135	371,077	449,358
Windsor .....	565,343	667,917	42,903	43,310	18,458	24,098
<b>Totals - Ontario</b>	<b>39,716,247</b>	<b>52,914,858</b>	<b>1,597,949</b>	<b>1,770,751</b>	<b>614,348</b>	<b>784,804</b>



TABLE 3. Cheques Cashed - Distributed by Type of Account - Concluded

Economic area and clearing house centres	Current accounts		Savings accounts		Personal chequing accounts	
	January		January		January	
	1972	1973	1972	1973	1972	1973
thousands of dollars						
<u>Prairie Provinces</u>						
Brandon .....	42,440	49,785	3,586	4,463	3,319	5,479
Calgary .....	2,316,597	3,131,053	66,714	113,780	60,683	100,631
Edmonton .....	1,470,306	1,985,153	69,494	77,295	62,630	125,147
Lethbridge .....	90,642	128,055	10,095	7,350	6,547	11,322
Medicine Hat .....	33,786	42,051	2,651	10,384	3,560	5,498
Moose Jaw .....	32,179	44,887	3,877	5,549	3,285	5,237
Prince Albert .....	37,205	44,346	2,494	3,466	2,608	3,692
Regina .....	1,071,877	1,539,987	16,943	25,663	15,650	22,229
Saskatoon .....	212,817	281,290	11,784	16,615	13,595	20,595
Winnipeg .....	3,438,233	4,091,426	74,633	95,350	58,196	79,254
Totals - Prairie Provinces	8,746,082	11,338,033	262,271	359,915	230,073	379,084
<u>British Columbia</u>						
Vancouver .....	4,269,789	5,839,003	180,332	245,451	159,884	213,786
Victoria .....	551,785	822,433	42,094	37,520	26,281	37,901
Totals - British Columbia ..	4,821,574	6,661,436	222,426	282,971	186,165	251,687
Grand Totals for Canada ..	74,103,002	97,855,187	2,844,945	3,382,120	1,279,325	1,735,013

TABLE 4. Cheques Cashed Against Current and Savings Accounts

	Current accounts(1)			Savings accounts		
	Cheques cashed	Deposits(2)	Turn-over	Cheques cashed	Savings deposits	Turn-over
	thousands of dollars		%	thousands of dollars		%
1971 .....	874,244,147	7,715,954	115.07	3,911,750	22,798,922	1.72
1972 .....	1,026,938,118	108,501,415	113.52	38,995,127	314,415,529	1.44
1972 - January .....	75,382,327	8,804,589	102.74	2,844,945	24,304,708	1.40
February .....	77,432,022	8,419,043	110.37	2,847,390	24,867,521	1.37
March .....	83,505,288	8,347,364	120.05	2,624,247	25,617,993	1.23
April .....	79,206,549	8,581,875	110.75	2,455,201	26,403,331	1.12
May .....	85,840,124	8,782,295	117.29	3,750,715	22,582,256	1.99
June .....	88,861,938	9,148,513	116.56	4,092,411	23,071,722	2.13
July .....	86,151,233	9,477,294	109.08	3,477,343	27,405,300	1.52
August .....	85,701,715	9,229,159	111.43	3,304,939	27,822,827	1.43
September .....	85,001,150	9,072,554	112.43	3,179,842	28,074,638	1.36
October .....	91,760,010	9,345,840	117.82	3,167,572	28,509,235	1.33
November .....	94,238,803	9,443,932	119.75	4,036,825	28,035,547	1.73
December .....	93,856,959	9,848,957	114.36	3,213,697	27,720,451	1.39
1973 - January .....	99,590,200	9,723,815	122.90	3,382,120	27,840,297	1.46

(1) As of June 1957, includes cheques cashed against personal chequing accounts.

(2) Revised to exclude federal government deposits.

Note: Turnover in the monthly section is placed on an annual footing.

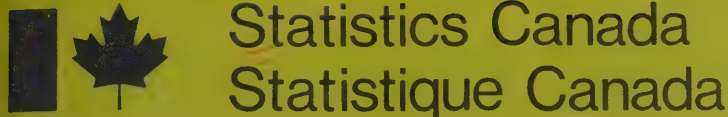




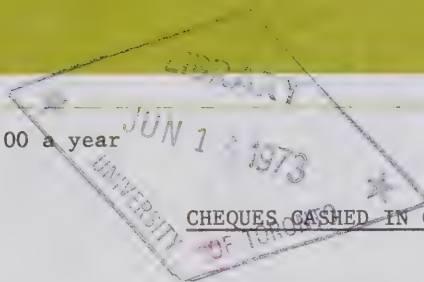








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CHEQUES CASHED IN CLEARING CENTRES

FEBRUARY 1973

With the advent of centralized data processing, Bank Clearing Houses as they were known have been closed down.

The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it will be incorrect to assume that this comparison will remain valid through time.

An examination is currently underway in an attempt to establish boundaries that could be more precisely defined.

The value of cheques cashed in fifty clearing centres in February totalled \$93,474 million, 16.4 % above the value for the corresponding month of 1972. Payments in the five economic regions rose in the February comparison. Debits in British Columbia increased by 17.0 %, in the Prairie Provinces by 7.5 %, in Quebec by 12.8 %, in Ontario by 20.5 % and in the Atlantic Provinces by 7.9 %.

#### The Centres

Of the fifty centres, thirty-six showed a higher value of cheques cashed than in February 1972. Payments in Montreal rose by 12.1 % and in Toronto by 22.1 %. Payments in Winnipeg increased by 12.5 % and in Vancouver by 15.8 %.

#### First Two Months

The value of cheques cashed in the first two months of 1973 was 23.9 % above the value for the same period of 1972. British Columbia showed an increase of 26.6 %, Quebec 21.6 %, Ontario 26.4 %, the Prairie Provinces 19.1 % and the Atlantic Provinces 11.0 %.

#### Deposit Turnover

The turnover ratio of current deposits (compiled on an annual basis) was 117.53 compared with 110.37 for February 1972. The turnover ratio of savings accounts was 1.22 in comparison with the February 1972 ratio of 1.37.

Business Finance Division

June 1973  
5-2005-509

TABLE 1. Cheques Cashed Against Individual Accounts at the Clearing House Centres in Canada, February 1973 and during the First Two Months of 1973 with Comparative Figures for 1972

Province and clearing house centres	February			First two months		
	1972	1973	$\frac{1973}{1972}$	1972	1973	$\frac{1973}{1972}$
	thousands of dollars		%	thousands of dollars		%
<u>Atlantic Provinces</u>						
Charlottetown .....	69,409	63,780	91.9	141,089	150,698	106.8
Fredericton .....	150,207	152,519	101.5	292,072	367,673	125.9
Glace Bay .....	9,094	8,667	95.3	18,559	18,479	99.6
Halifax .....	727,454	820,024	112.7	1,696,251	1,756,846	103.6
Moncton .....	159,128	192,844	121.2	314,468	413,493	131.5
Saint John .....	237,375	239,769	101.0	473,369	532,098	112.4
St. John's .....	472,484	504,574	106.8	891,081	1,407,077	157.9
Sydney .....	79,763	74,031	92.8	174,212	155,510	89.3
Totals - Atlantic Provinces ..	1,904,914	2,056,208	107.9	4,001,101	4,441,874	111.0
<u>Quebec</u>						
Chicoutimi .....	72,677	72,249	99.4	140,974	150,962	107.1
Drummondville .....	50,776	59,594	117.4	108,989	131,719	120.9
Granby .....	62,512	73,089	116.9	126,812	167,084	131.8
Montreal .....	17,916,589	20,089,822	112.1	34,975,076	42,204,148	120.7
Quebec City .....	2,378,930	2,732,258	114.9	4,485,875	5,747,871	128.1
St. Hyacinthe .....	76,798	69,393	90.4	156,721	156,546	99.9
Shawinigan Falls .....	26,377	25,479	96.6	56,946	58,294	102.4
Sherbrooke .....	136,872	231,770	169.3	286,063	436,373	152.5
Trois-Rivières .....	80,700	98,273	121.8	168,442	202,193	120.0
Valleyfield .....	28,739	36,828	128.1	59,022	76,680	129.9
Totals - Quebec .....	20,830,970	23,488,755	112.8	40,564,920	49,331,870	121.6
<u>Ontario</u>						
Brantford .....	136,219	160,570	117.9	279,793	357,686	127.8
Chatham .....	231,674	225,240	97.2	436,007	470,452	107.9
Cornwall .....	74,475	80,175	107.7	165,078	177,222	107.4
Guelph .....	105,170	125,346	119.2	219,461	288,234	131.3
Hamilton .....	1,321,537	1,465,542	110.9	2,663,716	3,068,014	115.2
Kingston .....	130,139	141,978	109.1	263,445	290,111	110.1
Kitchener .....	356,010	447,526	125.7	741,365	936,960	126.4
London .....	869,975	1,262,338	145.1	1,811,111	2,607,694	144.0
Niagara Falls .....	80,200	98,559	122.9	165,263	209,095	126.5
Oshawa .....	688,748	813,798	118.2	1,240,721	1,634,152	131.7
Ottawa .....	1,707,231	1,578,884	92.5	3,297,531	3,534,647	107.2
Peterborough .....	103,241	101,020	97.8	208,393	230,423	110.6
St. Catharines .....	206,387	199,726	96.8	410,914	464,135	113.0
Sarnia .....	144,549	136,139	94.2	286,704	287,403	100.2
Sault Ste. Marie .....	128,723	245,638	190.8	247,153	512,556	207.4
Sudbury .....	173,110	167,044	96.5	352,921	365,283	103.5
Thunder Bay .....	188,690	199,954	106.0	380,009	399,030	105.0
Timmins .....	38,304	42,932	112.1	79,753	88,057	110.4
Toronto .....	35,156,571	42,932,771	122.1	69,893,455	89,239,114	127.7
Windsor .....	613,148	724,359	118.1	1,239,852	1,459,684	117.7
Totals - Ontario .....	42,454,101	51,149,539	120.5	84,382,645	106,619,952	126.4

TABLE 1. Cheques Cashed Against Individual Accounts at the Clearing House Centres in Canada, February 1973 and during the First Two Months of 1973 with Comparative Figures for 1972 - Concluded

Province and clearing house centres	February			First two months		
	1972	1973	$\frac{1973}{1972}$	1972	1973	$\frac{1973}{1972}$
	thousands of dollars		%	thousands of dollars		%
<u>Prairie Provinces</u>						
Brandon .....	57,824	53,444	92.4	107,169	113,171	105.6
Calgary .....	2,398,081	2,429,668	101.3	4,842,075	5,775,132	119.3
Edmonton .....	1,682,131	1,955,774	116.3	3,284,561	4,143,369	126.1
Lethbridge .....	103,910	110,522	106.4	211,194	257,249	121.8
Medicine Hat .....	40,013	44,283	110.7	80,010	102,216	127.8
Moose Jaw .....	34,830	36,541	104.9	74,171	92,214	124.3
Prince Albert .....	44,373	48,652	109.6	86,680	100,156	115.5
Regina .....	1,001,997	897,060	89.5	2,106,467	2,484,939	118.0
Saskatoon .....	259,264	288,347	111.2	497,460	606,847	122.0
Winnipeg .....	3,547,512	3,991,744	112.5	7,118,574	8,257,774	116.0
Totals - Prairie Provinces	9,169,935	9,856,035	107.5	18,408,361	21,933,067	119.1
<u>British Columbia</u>						
Vancouver .....	5,260,549	6,092,615	115.8	9,870,554	12,390,855	125.5
Victoria .....	658,943	830,918	126.1	1,279,103	1,728,772	135.2
Totals - British Columbia ..	5,919,492	6,923,533	117.0	11,149,657	14,119,627	126.6
Grand Totals for Canada ..	80,279,412	93,474,070	116.4	158,506,684	196,446,390	123.9

TABLE 2. Cheques Cashed in 34 Clearing Centres, First Two Months Representative Years

Year	Canada	Atlantic Provinces	Quebec	Ontario	Prairie Provinces	British Columbia
			thousands of dollars			
1929 .....	7,522,611(1)	124,623	2,714,749	3,126,617	1,070,759	485,863
1938 .....	4,620,595	97,534	1,449,548	2,219,891	558,358	295,264
1943 .....	7,611,471	161,552	2,331,038	3,626,646(2)	1,032,126	460,109
1949 .....	12,904,850	297,685(3)	3,965,879	5,336,020	2,147,876	1,157,390
1950 .....	13,306,823	360,086	4,029,045	5,625,119(4)	2,182,304	1,110,269
1958 .....	32,262,535	672,123	9,561,840	14,782,205	4,803,490	2,442,877
1959 .....	37,091,818	759,571	10,524,365	17,980,417	5,261,244	2,566,221
1960 .....	41,827,091	825,101	12,361,800	20,389,798	5,554,173	2,696,219
1961 .....	44,454,074	871,121	14,194,424	20,276,296	6,279,223	2,833,010
1962 .....	49,072,956	998,334	14,393,117	22,999,540	7,235,104	3,446,861
1963 .....	54,195,319	1,152,927	16,285,657	24,904,059	8,324,315	3,528,361
1964 .....	62,778,182	1,246,426	18,871,060	29,515,880	9,009,349	4,135,467
1965 .....	71,304,118	1,376,674	21,797,899	33,890,732	9,677,447	4,561,366
1966 .....	78,575,762	1,783,595	24,698,053	35,736,097	10,863,140	5,494,877
1967 .....	91,848,522	2,121,593	29,899,273	40,863,471	12,790,558	6,173,627
1968 .....	96,977,886	2,209,013	28,116,919	46,057,179	13,796,638	6,798,137
1969 .....	107,568,444	2,515,128	30,671,606	52,295,791	13,787,599	8,298,320
1970 .....	116,019,994	2,864,084	29,471,928	59,341,212(5)	15,691,445	8,651,325
1971 .....	128,473,684	2,717,979	34,967,820	66,742,031	15,166,931	8,878,923
1972 .....	154,924,291	3,375,169	39,747,014	82,244,090	18,408,361	11,149,657
1973 .....	191,822,933	3,749,514	48,388,392	103,692,333	21,933,067	14,119,627

(1) Original 32 Centres. (2) St. Catharines data added as of May 1941. (3) St. John's, Newfoundland data as of April 1949. (4) Cornwall data as of May 1950. (5) New Westminster data are included in Vancouver since January 1961. (6) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.



TABLE 3. Cheques Cashed - Distributed by Type of Account

Economic area and clearing house centres	Current accounts		Savings accounts		Personal chequing accounts	
	February		February		February	
	1972	1973	1972	1973	1972	1973
thousands of dollars						
<b>Atlantic Provinces</b>						
Charlottetown .....	62,511	56,045	3,788	4,191	3,110	3,544
Fredericton .....	139,127	139,797	5,780	6,334	5,300	6,388
Glace Bay .....	7,857	7,268	772	822	465	577
Halifax .....	672,297	761,783	30,402	26,382	24,755	31,859
Moncton .....	146,228	179,141	6,828	6,554	6,072	7,149
Saint John .....	222,917	222,662	8,511	9,360	5,947	7,747
St. John's .....	433,325	451,297	29,244	40,629	9,915	12,648
Sydney .....	73,860	67,961	3,142	3,337	2,761	2,733
<b>Totals - Atlantic Provinces</b>	<b>1,758,122</b>	<b>1,885,954</b>	<b>88,467</b>	<b>97,609</b>	<b>58,325</b>	<b>72,645</b>
<b>Quebec</b>						
Chicoutimi .....	66,010	63,868	4,498	6,131	2,169	2,250
Drummondville .....	47,263	55,140	3,021	3,563	492	891
Granby .....	55,074	68,050	6,280	3,599	1,158	1,440
Montreal .....	17,079,321	19,293,057	671,904	610,979	165,364	185,786
Quebec City .....	2,266,463	2,637,668	98,944	77,187	13,523	17,403
St. Hyacinthe .....	68,687	60,541	7,225	7,774	886	1,078
Shawinigan Falls .....	23,554	22,315	2,110	2,303	713	861
Sherbrooke .....	124,322	217,058	8,725	10,329	3,825	4,383
Trois-Rivières .....	74,178	91,133	4,263	5,022	2,259	2,118
Valleyfield .....	25,211	33,212	2,852	2,699	676	917
<b>Totals - Quebec</b>	<b>19,830,083</b>	<b>22,542,042</b>	<b>809,822</b>	<b>729,586</b>	<b>191,065</b>	<b>217,127</b>
<b>Ontario</b>						
Brantford .....	121,498	143,816	9,683	10,790	5,038	5,964
Chatham .....	222,016	214,141	5,697	6,075	3,961	5,024
Cornwall .....	67,786	72,102	3,957	4,516	2,732	3,557
Guelph .....	90,039	109,121	8,898	9,005	6,233	7,220
Hamilton .....	1,197,332	1,335,016	81,593	79,513	42,612	51,013
Kingston .....	101,118	113,024	13,540	15,072	15,481	13,882
Kitchener .....	323,845	406,457	17,770	23,651	14,395	17,418
London .....	806,780	1,188,531	33,305	39,080	29,890	34,727
Niagara Falls .....	69,414	86,536	6,678	7,415	4,108	4,608
Oshawa .....	668,044	788,520	13,285	15,885	7,419	9,393
Ottawa .....	1,536,123	1,408,390	122,753	90,706	48,355	79,788
Peterborough .....	88,783	82,071	9,133	11,467	5,325	7,482
St. Catharines .....	182,443	174,275	14,114	14,445	9,830	11,006
Sarnia .....	130,651	118,917	7,516	9,961	6,382	7,261
Sault Ste. Marie .....	115,640	230,671	7,578	8,472	5,505	6,495
Sudbury .....	146,647	134,682	18,601	22,918	7,862	9,444
Thunder Bay .....	162,737	168,945	16,362	19,065	9,591	11,944
Timmins .....	34,078	36,691	2,966	4,147	1,260	2,094
Toronto .....	33,770,812	41,409,165	1,057,001	1,106,216	328,758	417,390
Windsor .....	544,127	660,572	51,142	42,603	17,879	21,184
<b>Totals - Ontario</b>	<b>40,379,913</b>	<b>48,881,643</b>	<b>1,501,572</b>	<b>1,541,002</b>	<b>572,616</b>	<b>726,894</b>

TABLE 3. Cheques Cashed - Distributed by Type of Account - Concluded

Economic area and clearing house centres	Current accounts		Savings accounts		Personal chequing accounts	
	February		February		February	
	1972	1973	1972	1973	1972	1973
thousands of dollars						
<b>Prairie Provinces</b>						
Brandon .....	50,502	44,302	3,245	3,895	4,077	5,247
Calgary .....	2,254,049	2,271,803	69,553	64,870	74,479	92,995
Edmonton .....	1,558,654	1,815,923	55,017	60,719	68,460	79,132
Lethbridge .....	91,199	93,437	5,682	6,931	7,029	10,154
Medicine Hat .....	33,610	36,026	2,969	3,230	3,434	5,027
Moose Jaw .....	28,425	28,973	3,456	3,818	2,949	3,750
Prince Albert .....	39,630	42,730	3,089	2,522	2,654	3,400
Regina .....	971,773	858,332	13,275	17,920	16,949	20,808
Saskatoon .....	233,344	257,708	11,428	13,589	14,492	17,050
Winnipeg .....	3,410,311	3,839,137	64,822	76,853	72,379	75,754
<b>Totals - Prairie Provinces</b>	<b>8,671,497</b>	<b>9,288,371</b>	<b>231,536</b>	<b>254,347</b>	<b>266,902</b>	<b>313,317</b>
<b>British Columbia</b>						
Vancouver .....	4,906,578	5,660,016	184,106	221,710	169,865	210,889
Victoria .....	598,434	752,872	31,887	43,225	28,622	34,821
<b>Totals - British Columbia ..</b>	<b>5,505,012</b>	<b>6,412,888</b>	<b>215,993</b>	<b>264,935</b>	<b>198,487</b>	<b>245,710</b>
<b>Grand Totals for Canada ..</b>	<b>76,144,627</b>	<b>89,010,898</b>	<b>2,847,390</b>	<b>2,887,479</b>	<b>1,287,395</b>	<b>1,575,693</b>

TABLE 4. Cheques Cashed Against Current and Savings Accounts

	Current accounts(1)			Savings accounts		
	Cheques cashed	Deposits(2)	Turn-over	Cheques cashed	Savings deposits	Turn-over
	thousands of dollars		%	thousands of dollars		%
1971 .....	874,244,147	7,715,954	115.07	39,117,750	22,798,922	1.72
1972 .....	1,026,938,118	108,501,415	132.52	38,995,127	314,415,529	1.44
1972 - February .....	77,432,022	8,419,043	110.37	2,847,390	24,867,521	1.37
March .....	83,505,288	8,347,364	120.05	2,624,247	25,617,933	1.23
April .....	79,206,549	8,581,875	110.75	2,455,201	26,403,331	1.12
May .....	85,840,124	8,782,295	117.29	3,750,715	22,582,256	1.99
June .....	88,861,938	9,148,513	116.56	4,092,711	23,071,722	2.13
July .....	86,151,233	9,477,294	109.08	3,477,343	27,405,300	1.52
August .....	85,701,715	9,229,159	111.43	3,304,939	27,822,827	1.43
September .....	85,001,150	9,072,554	112.43	3,179,842	28,074,638	1.36
October .....	91,760,010	9,345,840	117.82	3,167,572	28,509,235	1.33
November .....	94,238,803	9,443,932	119.75	4,036,825	28,035,547	1.73
December .....	93,856,959	9,848,957	114.36	3,213,697	27,720,451	1.39
1973 - January .....	99,590,200	9,723,815	122.90	3,382,120	27,840,297	1.46
February .....	90,586,591	9,249,080	117.53	2,887,479	28,477,842	1.22

(1) As of June 1957, includes cheques cashed against personal chequing accounts.

(2) Revised to exclude federal government deposits.

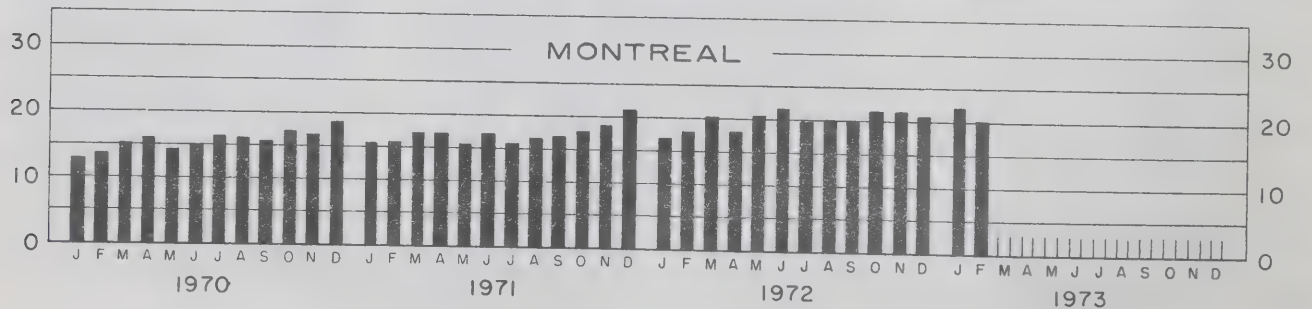
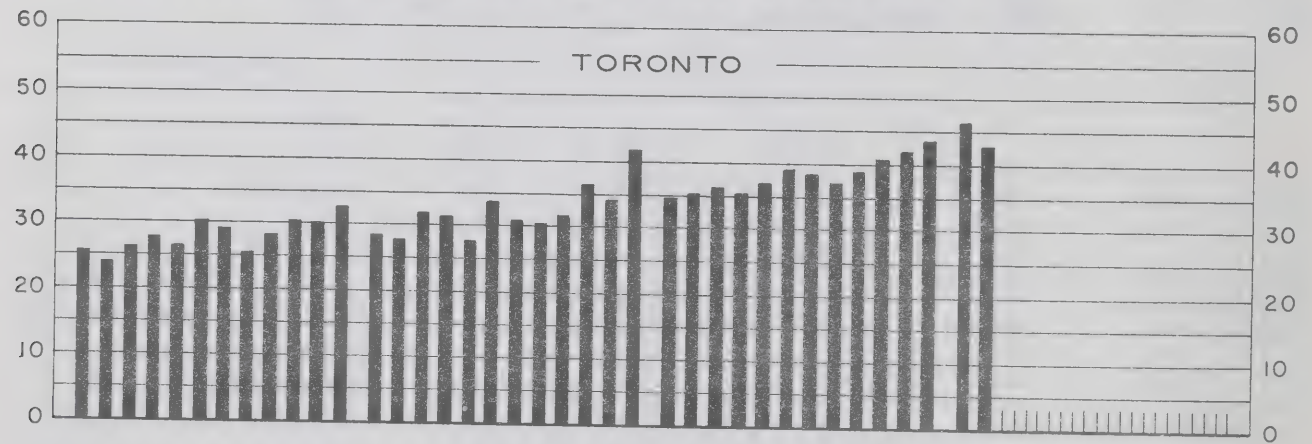
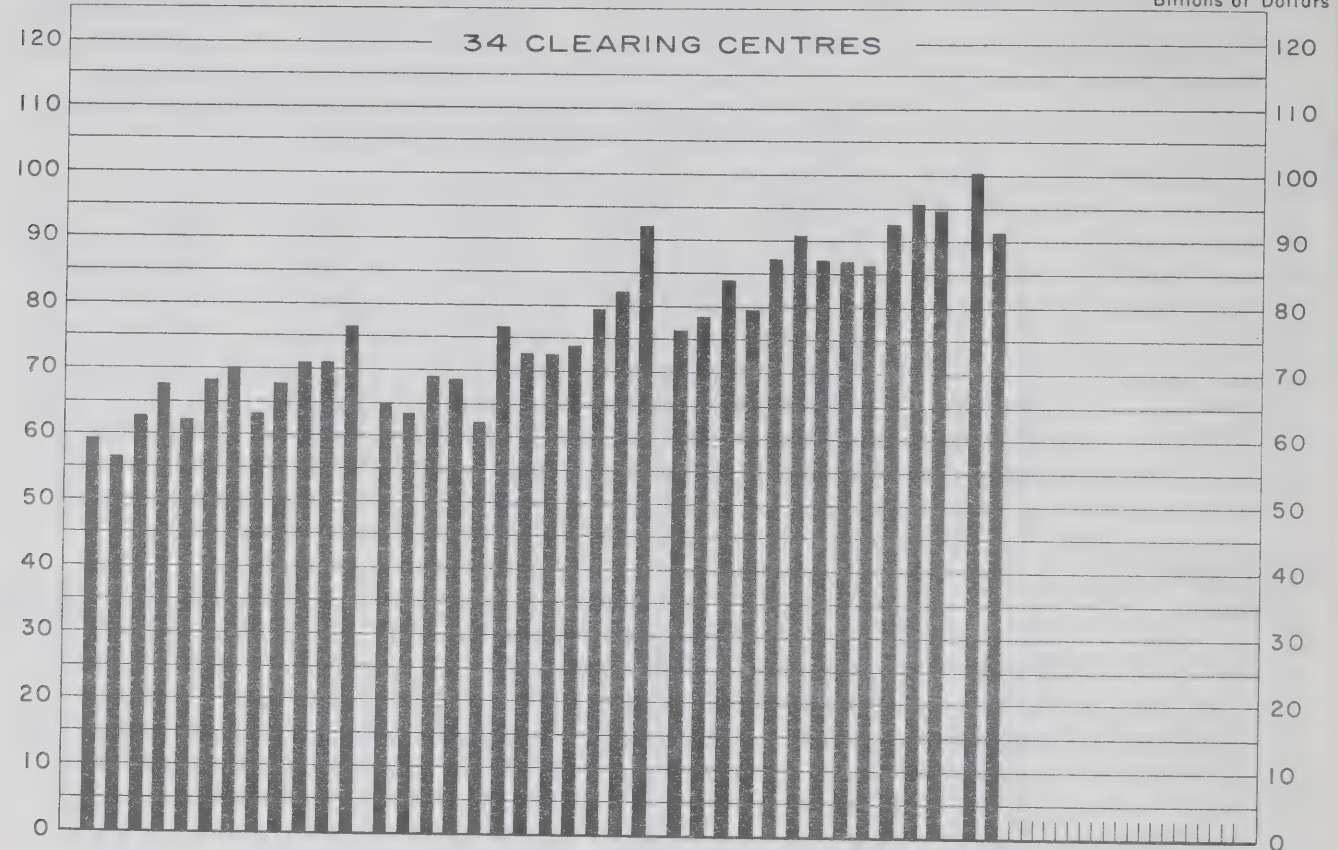
Note: Turnover in the monthly section is placed on an annual footing.



# VALUE OF CHEQUES CASHED CANADA

Billions of Dollars

Billions of Dollars











# Statistics Canada Statistique Canada

Price: 20 cents, \$2.00 a year

CHEQUES CASHED IN CLEARING CENTRES

MARCH 1973

With the advent of centralized data processing, Bank Clearing Houses as they were known have been closed down.

The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it will be incorrect to assume that this comparison will remain valid through time.

An examination is currently underway in an attempt to establish boundaries that could be more precisely defined.

The value of cheques cashed in the fifty clearing centres in March was \$106,703 million, 23.9 % above the value for the same month last year. Payments in the five economic regions showed an increase in the 1972-73 comparison. Debits in Quebec rose by 12.4 %, in British Columbia by 14.3 %, in the Prairie Provinces by 14.1 %, and in Ontario by 34.4 %, and in the Atlantic Provinces by 9.8 %.

## The Centres

Forty-eight of the fifty centres showed a higher value of cheques cashed than in March 1972. Payments in Montreal recorded a gain of 11.1 % and in Toronto 36.1 %. In the Western regions Winnipeg increased by 5.4 % and Vancouver by 13.7 %.

## First Three Months

The value of cheques cashed in fifty centres during the first three months of 1973 was 23.9 % greater than in the same period of 1972. Cheques cashed in Quebec increased by 18.3 %, in British Columbia by 22.1 %, in the Prairie Provinces by 17.3 %, in Ontario by 29.1 % and in the Atlantic Provinces by 10.6 %.

## Deposit Turnover

The turnover ratio of current deposits (compiled on an annual basis) was 132.0 compared with 120.1 for March 1972. The turnover ratio of savings accounts was 1.23 in comparison with the 1972 ratio of 1.23

Business Finance Division

June 1973  
5-2005-509



TABLE 1. Cheques Cashed Against Individual Accounts at the Clearing House Centres in Canada,  
in March 1973 and during the First Three Months of 1973 with  
Comparative Figures for 1972

Province and clearing house centres	March			First three months		
	1972	1973	$\frac{1973}{1972}$	1972	1973	$\frac{1973}{1972}$
	thousand of dollars		%	thousands of dollars		%
<u>Atlantic Provinces</u>						
Charlottetown .....	76,099	94,851	124.6	217,188	245,549	113.1
Fredericton .....	167,101	221,582	132.6	459,173	589,255	128.3
Glace Bay .....	9,274	8,633	93.1	27,833	27,112	97.4
Halifax .....	819,709	851,112	103.8	2,515,960	2,607,958	103.7
Moncton .....	182,174	221,979	121.8	496,642	635,472	128.0
Saint John .....	281,692	293,878	104.3	755,061	825,976	109.4
St. John's .....	488,556	522,773	107.0	1,379,637	1,569,850	113.8
Sydney .....	77,789	93,336	120.0	252,001	248,846	98.7
Totals - Atlantic Provinces ..	2,102,394	2,308,144	109.8	6,103,495	6,750,018	110.6
<u>Quebec</u>						
Chicoutimi .....	86,760	93,728	108.0	227,734	244,690	107.4
Drummondville .....	57,663	64,840	112.4	166,652	196,559	117.9
Granby .....	70,772	80,542	113.8	197,584	247,626	125.3
Montreal .....	20,107,357	22,334,063	111.1	55,082,433	64,538,211	117.2
Quebec City .....	2,419,417	2,930,116	121.1	6,905,292	8,677,987	125.7
St. Hyacinthe .....	85,068	105,193	123.7	242,609	261,739	107.9
Shawinigan Falls .....	31,775	31,941	100.5	88,721	90,235	101.7
Sherbrooke .....	149,449	221,605	148.3	435,513	657,978	151.1
Trois-Rivières .....	92,615	107,913	116.5	261,057	310,106	118.8
Valleyfield .....	32,353	39,433	121.9	91,375	116,113	127.1
Totals - Quebec .....	23,134,129	26,009,374	112.4	63,699,049	75,341,244	118.3
<u>Ontario</u>						
Brantford .....	161,443	201,704	124.9	441,236	559,390	126.8
Chatham .....	228,502	248,761	108.9	664,509	719,213	108.2
Cornwall .....	110,112	98,212	89.2	275,190	275,434	100.1
Guelph .....	131,732	147,749	112.2	351,193	435,983	124.1
Hamilton .....	1,409,268	1,769,333	125.5	4,072,984	4,837,347	118.8
Kingston .....	132,603	153,781	116.0	396,048	443,892	112.1
Kitchener .....	397,981	505,567	127.0	1,139,346	1,442,527	126.6
London .....	1,030,218	1,356,295	131.7	2,841,329	3,963,989	139.5
Niagara Falls .....	98,286	113,195	115.2	263,549	322,290	122.3
Oshawa .....	693,729	838,928	120.9	1,934,450	2,473,080	127.8
Ottawa .....	1,508,162	1,823,267	120.9	4,805,693	5,357,914	111.5
Peterborough .....	102,054	127,541	125.0	310,447	357,964	115.3
St. Catharines .....	210,316	248,434	118.1	621,230	712,569	114.7
Sarnia .....	133,181	158,915	119.3	419,885	446,318	106.3
Sault Ste. Marie .....	130,026	228,264	175.6	377,179	740,820	196.4
Sudbury .....	168,470	183,589	109.6	521,391	548,872	105.3
Thunder Bay .....	187,001	225,831	120.8	567,010	624,861	110.2
Timmins .....	44,499	47,721	107.2	124,252	135,778	109.3
Toronto .....	36,350,060	49,466,948	136.1	106,243,515	138,706,062	130.6
Windsor .....	624,709	984,728	157.6	1,864,561	2,444,412	131.1
Totals - Ontario .....	43,852,352	58,928,763	134.4	128,234,997	165,548,715	129.1

(1) As of January 1970, For William and Port Arthur have merged and are now designated as Thunder Bay.

TABLE 1. Cheques Cashed Against Individual Accounts at the Clearing House Centres in Canada, March 1973 and during the First Three Months of 1973 with Comparative Figures for 1972 - Concluded

Province and clearing house centres	March			First three months		
	1972	1973	$\frac{1973}{1972}$	1972	1973	$\frac{1973}{1972}$
	thousands of dollars		%	thousands of dollars		%
<b>Prairie Provinces</b>						
Brandon .....	63,845	66,938	104.8	171,014	180,109	105.3
Calgary .....	2,711,722	3,357,196	123.8	7,553,797	9,132,328	120.9
Edmonton .....	1,920,130	2,403,807	125.2	5,204,691	6,547,176	125.8
Lethbridge .....	117,796	136,775	116.1	328,990	394,024	119.8
Medicine Hat .....	49,964	52,361	104.8	129,974	154,577	118.9
Moose Jaw .....	35,983	45,392	126.1	110,154	137,606	124.9
Prince Albert .....	50,303	53,527	106.4	136,983	153,683	112.2
Regina .....	1,195,896	1,216,937	101.8	3,302,363	3,701,876	112.1
Saskatoon .....	259,344	331,337	127.8	756,804	938,184	124.0
Winnipeg .....	4,123,154	4,347,175	105.4	11,241,728	12,604,949	112.1
<b>Totals - Prairie Provinces</b>	<b>10,528,137</b>	<b>12,011,445</b>	<b>114.1</b>	<b>28,936,498</b>	<b>33,944,512</b>	<b>117.3</b>
<b>British Columbia</b>						
Vancouver .....	5,633,703	6,404,307	113.7	15,504,257	18,795,162	121.2
Victoria .....	878,820	1,040,746	118.4	2,157,923	2,769,518	128.3
<b>Totals - British Columbia ..</b>	<b>6,512,523</b>	<b>7,445,053</b>	<b>114.3</b>	<b>17,662,180</b>	<b>21,564,680</b>	<b>122.1</b>
<b>Grand Totals for Canada ..</b>	<b>86,129,535</b>	<b>106,702,779</b>	<b>123.9</b>	<b>244,636,219</b>	<b>303,149,169</b>	<b>123.9</b>

TABLE 2. Cheques Cashed in 34 Clearing Centres, First Three Months Representative Years

Year	Canada	Atlantic Provinces	Quebec	Ontario	Prairie Provinces	British Columbia
	thousands of dollars					
1929 ..	11,504,782(1)	191,235	4,220,848	4,660,142	1,644,222	788,335
1938 ..	6,991,253	147,283	2,226,982	3,338,340	829,386	449,262
1949 ..	19,772,380	443,693(3)	5,961,281	8,317,161(2)	3,272,068	1,778,177
1950 ..	21,036,876	553,723	6,392,333	9,029,068(4)	3,335,352	1,726,400
1959 ..	56,761,434	1,133,862	16,361,545	27,222,511	8,100,626	3,942,890
1960 ..	63,898,039	1,259,774	18,870,155	30,932,494	8,528,339	4,307,277(5)
1961 ..	68,468,830	1,342,516	21,336,470	31,492,291	10,051,456	4,426,097
1962 ..	74,980,506	1,495,528	22,103,257	35,339,237	10,804,801	5,237,683
1963 ..	81,368,709	1,718,684	24,142,107	37,541,533	12,565,439	5,400,946
1964 ..	93,529,232	1,941,672	28,019,674	43,673,149	13,624,941	6,269,796
1965 ..	111,710,056	2,102,986	34,063,615	52,884,018	15,407,643	7,251,794
1966 ..	122,406,477	2,783,056	37,472,404	56,134,967	17,217,089	8,798,961
1967 ..	139,078,799	3,142,293	44,836,777	62,110,573	19,366,062	9,523,094
1968 ..	143,147,298	3,268,063	41,447,027	67,984,481	20,238,564	10,209,163
1969 ..	163,987,729	3,778,414	47,170,531	79,139,206	21,140,502	12,759,076
1970 ..	178,853,936	4,562,098	46,196,079	90,879,406(6)	24,003,879	13,212,474
1971 ..	202,636,410	4,552,902	54,337,415	104,820,626	24,436,408	14,489,059
1972 ..	239,092,764	5,147,300	62,423,237	124,923,549	28,936,498	17,662,180
1973 ..	296,175,952	5,639,256	73,874,176	161,153,328	33,944,512	21,564,680

(1) Original 32 centres. (2) St. Catharines data added as of May 1941. (3) St. John's, Newfoundland data as of April 1949. (4) Cornwall data as of May 1950. (5) New Westminster data are included in Vancouver since January, 1961. (6) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 35 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.

TABLE 3. Cheques Cashed - Distributed by Type of Account

Economic area and clearing house centres	Current accounts		Savings accounts		Personal chequing accounts	
	March		March		March	
	1972	1973	1972	1973	1972	1973
	thousands of dollars					
<b>Atlantic Provinces</b>						
Charlottetown .....	69,082	86,465	3,726	3,782	3,291	4,604
Fredericton .....	155,261	207,741	5,506	7,107	6,334	6,734
Glace Bay .....	8,064	6,999	757	964	453	670
Halifax .....	763,584	790,845	29,594	28,461	26,531	31,806
Moncton .....	168,626	205,568	6,282	8,361	7,266	8,050
Saint John .....	265,806	271,171	9,002	13,557	6,884	9,150
St. John's .....	442,549	457,660	34,561	50,802	11,446	14,311
Sydney .....	71,231	85,762	3,511	3,930	3,047	3,644
Totals - Atlantic Provinces	1,944,203	2,112,211	92,939	116,964	65,252	78,969
<b>Quebec</b>						
Chicoutimi .....	79,832	85,227	4,618	5,689	2,310	2,812
Drummondville .....	54,272	59,195	2,833	4,693	558	952
Granby .....	64,083	74,415	5,324	4,387	1,365	1,740
Montreal .....	19,259,042	21,418,278	670,279	702,104	178,036	213,681
Quebec City .....	2,302,354	2,831,069	100,749	80,792	16,314	18,255
St. Hyacinthe .....	75,873	91,461	9,100	12,555	995	1,177
Shawinigan Falls .....	28,566	28,377	2,409	2,609	800	955
Sherbrooke .....	136,090	205,957	8,873	10,841	4,486	4,807
Trois-Rivières .....	84,791	100,349	5,065	5,102	2,759	2,462
Valleyfield .....	28,971	35,366	2,644	3,107	738	960
Totals - Quebec .....	22,113,874	24,929,694	811,894	831,879	208,361	247,801
<b>Ontario</b>						
Brantford .....	144,510	181,919	10,955	12,972	5,978	6,813
Chatham .....	218,148	235,877	5,746	7,146	4,608	5,738
Cornwall .....	102,492	89,440	4,464	5,087	3,156	3,685
Guelph .....	115,817	131,227	9,270	8,827	6,645	7,695
Hamilton .....	1,285,887	1,623,944	78,107	87,925	45,274	57,464
Kingston .....	107,030	124,117	14,278	15,383	11,295	14,281
Kitchener .....	361,706	462,363	20,467	24,564	15,808	18,640
London .....	960,935	1,276,447	37,499	40,931	31,784	38,917
Niagara Falls .....	86,885	100,430	7,030	7,613	4,371	5,152
Oshawa .....	671,372	811,537	14,356	16,868	8,001	10,523
Ottawa .....	1,277,752	1,640,908	134,619	98,361	95,791	83,998
Peterborough .....	86,196	106,730	9,035	11,855	6,823	8,956
St. Catharines .....	185,310	219,881	15,252	16,221	9,754	12,332
Sarnia .....	118,933	138,804	7,606	11,546	6,642	8,565
Sault Ste. Marie .....	116,176	211,318	8,205	9,508	5,645	7,438
Sudbury .....	141,027	147,920	18,646	24,653	8,797	11,016
Thunder Bay .....	160,157	190,743	16,977	20,859	9,867	14,229
Timmins .....	39,347	40,531	3,573	4,777	1,579	2,413
Toronto .....	35,252,607	48,003,872	728,934	999,155	368,519	463,921
Windsor .....	557,127	917,544	48,407	43,534	19,175	23,650
Totals - Ontario .....	41,989,414	56,655,552	1,193,426	1,467,785	669,512	805,426



TABLE 3. Cheques Cashed - Distributed by Type of Account - Concluded

Economic area and clearing house centres	Current accounts		Savings accounts		Personal chequing accounts	
	March		March		March	
	1972	1973	1972	1973	1972	1973
thousands of dollars						
<b>Prairie Provinces</b>						
Brandon .....	52,909	57,111	6,845	4,244	4,091	5,583
Calgary .....	2,549,035	3,164,778	82,551	85,526	80,136	106,892
Edmonton .....	1,781,716	2,248,166	67,245	65,021	71,169	90,620
Lethbridge .....	105,274	120,039	5,456	6,242	7,066	10,494
Medicine Hat .....	41,668	41,864	3,973	4,448	4,323	6,049
Moose Jaw .....	28,944	35,979	3,535	4,421	3,504	4,992
Prince Albert .....	44,575	46,414	2,950	3,209	2,778	3,904
Regina .....	1,154,161	1,172,275	23,449	21,761	18,286	22,901
Saskatoon .....	231,194	297,273	12,810	14,001	15,340	20,063
Winnipeg .....	3,993,854	4,190,962	66,833	76,436	62,467	79,777
<b>Totals - Prairie Provinces</b>	<b>9,983,330</b>	<b>11,374,861</b>	<b>275,647</b>	<b>285,309</b>	<b>269,160</b>	<b>351,275</b>
<b>British Columbia</b>						
Vancouver .....	5,237,246	5,919,905	215,298	250,091	181,159	234,311
Victoria .....	807,358	973,236	35,043	32,676	36,419	34,834
<b>Totals - British Columbia ..</b>	<b>6,044,604</b>	<b>6,893,141</b>	<b>250,341</b>	<b>282,767</b>	<b>217,578</b>	<b>269,145</b>
<b>Grand Totals for Canada ..</b>	<b>82,075,425</b>	<b>101,965,459</b>	<b>2,624,247</b>	<b>2,984,704</b>	<b>1,429,863</b>	<b>1,752,616</b>

TABLE 4. Cheques Cashed Against Current and Savings Accounts

	Current accounts(1)			Savings accounts		
	Cheques cashed	Deposits(2)	Turn- over	Cheques cashed	Savings deposits	Turn- over
	thousands of dollars		%	thousands of dollars		%
1971 .....	874,244,147	7,715,954	115.07	39,117,750	22,798,922	1.72
1972 .....	1,026,938,118	108,501,415	132.52	38,995,127	314,415,529	1.44
1972 - March .....	83,505,288	8,347,364	120.05	2,624,247	25,617,933	1.23
April .....	79,206,549	8,581,875	110.75	2,455,201	26,403,331	1.12
May .....	85,840,124	8,782,295	117.29	3,750,715	22,582,256	1.99
June .....	88,861,938	9,148,513	116.56	4,092,411	23,071,722	2.13
July .....	86,151,233	9,477,294	109.08	3,477,343	27,405,300	1.52
August .....	85,701,715	9,229,159	111.43	3,304,939	27,822,827	1.43
September .....	85,001,150	9,072,554	112.43	3,179,842	28,074,638	1.36
October .....	91,760,010	9,345,840	117.82	3,167,572	28,509,235	1.33
November .....	94,238,803	9,443,932	119.75	4,036,825	28,035,547	1.73
December .....	93,856,959	9,848,957	114.36	3,213,697	27,720,451	1.39
1973 - January .....	99,590,200	9,723,815	122.90	3,382,120	27,840,297	1.46
February .....	90,586,591	9,249,080	117.53	2,887,479	28,477,842	1.22
March .....	103,718,075	9,426,841	132.03	2,984,704	29,039,855	1.23

(1) As of June 1957, includes cheques cashed against personal chequing accounts.

(2) Revised to exclude federal government deposits.

**Note:** Turnover in the monthly section is placed on an annual footing.











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## CHEQUES CASHED IN CLEARING CENTRES

APRIL 1973

With the advent of centralized data processing, Bank Clearing Houses as they were known have been closed down.

The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it will be incorrect to assume that this comparison will remain valid through time.

An examination is currently underway in an attempt to establish boundaries that could be more precisely defined.

The value of cheques cashed in fifty clearing centres in April totalled \$104,423 million, 27.9 % above the value for the corresponding month of 1972. Payments in four of the five economic regions rose in the April comparison. Debits in Quebec increased by 24.3 %, in British Columbia by 23.5 %, in Ontario by 37.6 %, and in the Prairie Provinces by 22.4 %. The Atlantic Provinces showed an increase of 16.2 %.

### The Centres

Of the fifty centres forty-seven showed a higher value of cheques cashed than in April 1972. Payments in Montreal rose by 22.7 % and in Toronto by 39.9 %. Payments in Winnipeg increased by 23.9 % whilst Vancouver increased by 22.4 %.

### First Four Months

The value of cheques cashed in the first four months of 1973 was 22.9 % above the value for the same period of 1972. Quebec showed an increase of 19.8 %, British Columbia 22.4 %, Ontario 31.2 %, the Prairie Provinces 18.6 % and the Atlantic Provinces 12.0 %.

### Deposit Turnover

The turnover ratio of current deposits (compiled on an annual basis) was 123.55 compared with 110.75 for April 1972. The turnover ratio of savings accounts was 1.43 in comparison with the April 1972 ratio of 1.12.

Business Finance Division

July 1973  
5-2005-509

TABLE 1. Cheques Cashed Against Individual Accounts at the Clearing House Centres in Canada,  
April and during the First Four Months of 1973  
with Comparative Figures for 1972

Province and clearing house centres	April			First four months		
	1972	1973	$\frac{1973}{1972}$	1972	1973	$\frac{1973}{1972}$
	thousands of dollars		%	thousands of dollars		%
<u>Atlantic Provinces</u>						
Charlottetown .....	73,542	91,063	123.8	290,730	336,612	115.8
Fredericton .....	147,070	240,173	163.3	606,243	829,428	136.8
Glace Bay .....	8,728	9,947	114.0	36,561	37,059	101.4
Halifax .....	822,819	906,821	110.2	3,338,779	3,514,779	105.3
Moncton .....	173,469	210,604	121.4	670,111	846,076	126.3
Saint John .....	238,057	306,602	128.8	993,118	1,132,578	114.0
St. John's .....	583,014	614,947	105.5	1,962,651	2,184,797	111.3
Sydney .....	67,157	77,185	114.9	319,158	326,031	102.2
Totals - Atlantic Provinces ..	2,113,856	2,457,342	116.2	8,217,351	9,207,360	112.0
<u>Quebec</u>						
Chicoutimi .....	78,396	115,386	147.2	306,130	360,076	117.6
Drummondville .....	51,795	78,983	152.5	218,447	275,542	126.1
Granby .....	67,040	80,290	119.8	264,624	327,916	123.9
Montreal .....	18,014,409	22,104,329	122.7	73,096,842	86,642,540	118.5
Quebec City .....	2,123,970	2,858,591	134.6	9,029,262	11,536,578	127.8
St. Hyacinthe .....	81,984	99,003	120.9	324,583	360,742	111.1
Shawinigan Falls .....	24,304	28,243	116.2	113,025	118,478	104.8
Sherbrooke .....	141,891	225,114	158.7	577,403	883,092	152.9
Trois-Rivières .....	85,887	103,841	120.9	346,944	413,947	119.3
Valleyfield .....	28,517	40,020	140.3	119,892	156,133	130.2
Totals - Quebec .....	20,698,103	25,733,800	124.3	84,397,152	101,075,044	119.8
<u>Ontario</u>						
Brantford .....	161,533	184,699	114.3	602,769	744,089	123.4
Chatham .....	237,473	219,546	92.5	901,982	938,759	104.1
Cornwall .....	111,689	103,641	92.8	386,879	379,075	98.0
Guelph .....	117,019	155,605	133.0	468,212	591,588	126.4
Hamilton .....	1,229,971	1,815,484	147.6	5,302,955	6,652,831	125.5
Kingston .....	134,539	157,545	117.1	530,587	601,437	113.4
Kitchener .....	414,137	443,565	107.1	1,553,483	1,886,092	121.4
London .....	922,655	1,334,035	144.6	3,763,984	5,298,024	140.8
Niagara Falls .....	87,603	113,741	129.8	351,152	436,031	124.2
Oshawa .....	750,709	845,330	112.6	2,685,159	3,318,410	123.6
Ottawa .....	1,714,323	1,942,300	113.3	6,520,016	7,300,214	112.0
Peterborough .....	108,125	125,960	116.5	418,572	483,924	115.6
St. Catharines .....	201,701	244,248	121.1	822,931	956,817	116.3
Sarnia .....	126,208	146,409	116.0	546,093	592,727	108.5
Sault Ste. Marie .....	133,959	258,423	192.9	511,138	999,243	195.5
Sudbury .....	169,540	188,303	111.1	690,931	737,175	106.7
Thunder Bay .....	96,433	216,425	224.4	663,443	841,286	126.8
Timmins .....	39,080	48,695	124.6	163,332	184,473	112.9
Toronto .....	35,530,297	49,702,068	139.9	141,773,812	188,408,130	132.9
Windsor .....	686,011	876,670	127.8	2,550,572	3,321,082	130.2
Totals - Ontario .....	42,973,005	59,122,692	137.6	171,208,002	224,671,407	131.2

(1) As of January 1970, Fort William and Port Arthur have merged and are now designated as Thunder Bay.



TABLE 1. Cheques Cashed Against Individual Accounts at the Clearing House Centres in Canada,  
April 1973 and during the First Four Months of 1973  
with Comparative figures for 1972 - Concluded

Province and clearing house centres	April			First four months		
	1972	1973	1973 1972	1972	1973	1973 1972
	thousands of dollars		%	thousands of dollars		%
<b>Prairie Provinces</b>						
Brandon .....	55,081	58,945	107.0	226,095	239,054	105.7
Calgary .....	2,701,590	3,232,315	119.6	10,255,387	12,364,643	120.6
Edmonton .....	2,133,021	2,719,742	127.5	7,337,712	9,266,918	126.3
Lethbridge .....	110,501	133,815	121.1	439,491	527,839	120.1
Medicine Hat .....	47,906	52,511	109.6	177,880	207,088	116.4
Moose Jaw .....	41,198	46,356	112.5	151,352	183,962	121.5
Prince Albert .....	52,034	51,518	99.0	189,017	205,201	108.6
Regina .....	1,016,799	1,205,660	118.6	4,319,162	4,907,536	113.6
Saskatoon .....	273,484	317,858	116.2	1,030,288	1,256,042	121.9
Winnipeg .....	3,508,866	4,347,253	123.9	14,750,594	16,952,202	114.9
<b>Totals - Prairie Provinces</b>	<b>9,940,480</b>	<b>12,165,973</b>	<b>122.4</b>	<b>38,876,978</b>	<b>46,110,485</b>	<b>118.6</b>
<b>British Columbia</b>						
Vancouver .....	5,267,724	6,448,123	122.4	20,771,981	25,243,285	121.5
Victoria .....	668,582	881,313	131.8	2,826,505	3,650,831	129.2
<b>Totals - British Columbia ..</b>	<b>5,936,306</b>	<b>7,329,436</b>	<b>123.5</b>	<b>23,598,486</b>	<b>28,894,116</b>	<b>122.4</b>
<b>Grand Totals for Canada ..</b>	<b>81,661,750</b>	<b>104,423,315</b>	<b>127.9</b>	<b>326,297,969</b>	<b>400,886,703</b>	<b>122.9</b>

TABLE 2. Cheques Cashed in 35 Clearing Centres, First Four Months  
Representative Years

Year	Canada	Atlantic Provinces	Quebec	Ontario	Prairie Provinces	British Columbia
			thousands of dollars			
1929 .....	15,128,086(1)	256,132	5,368,501	6,193,617	2,267,513	1,042,323
1938 .....	9,392,623	197,634	2,988,206	4,431,741	1,183,008	592,034
1943 .....	15,694,067	355,248	4,600,899	7,425,586(2)	2,366,588	945,746
1949 .....	27,039,180	628,863(3)	7,830,973	11,310,154	4,824,883	2,444,307
1950 .....	28,479,818	741,739	8,573,674	12,251,900(4)	4,535,188	2,377,317
1959 .....	77,596,660	1,582,459	22,199,975	37,084,684	11,327,641	5,401,901
1960 .....	86,483,032	1,722,814	25,948,460	41,245,250	11,854,944	5,711,564
1961 .....	90,382,710	1,767,130	27,597,711	41,557,887	13,577,637	5,882,345
1962 .....	99,434,560	1,980,887	29,590,352	46,290,666	14,477,106	7,095,549
1963 .....	112,041,909	2,341,730	33,366,731	51,458,614	17,332,582	7,542,252
1964 .....	127,678,571	2,666,690	38,455,215	59,056,826	18,813,005	8,686,835
1965 .....	151,912,854	2,848,098	46,327,562	71,344,248	21,367,451	10,025,495
1966 .....	164,468,679	3,741,594	50,492,090	74,448,949	23,635,422	12,150,624
1967 .....	186,371,314	4,101,034	59,959,630	83,315,456	26,175,664	12,819,530
1968 .....	194,265,264	4,573,608	55,578,341	91,605,644	28,692,211	13,815,460
1969 .....	222,962,120	5,280,103	62,790,042	107,578,612	29,912,495	17,400,868
1970 .....	246,419,755	6,293,165	64,022,539	124,231,461(5)	33,789,786	18,082,804
1971 .....	276,375,491	6,450,852	73,523,031	142,331,377	34,271,238	19,798,993
1972 .....	318,874,090	6,964,659	82,703,507	166,730,460	38,876,978	23,598,486
1973 .....	400,499,711	7,678,230	99,062,210	218,754,670	46,110,485	28,894,116

(1) Original 33 centres. (2) St. Catharines data added as of May 1941. (3) St. John's, Newfoundland data as of April 1949. (4) Cornwall data as of May 1950. (5) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 35 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.

TABLE 3. Cheques Cashed - Distributed by Type of Account

Economic area and clearing house centres	Current accounts		Savings accounts		Personal chequing accounts	
	April		April		April	
	1972	1973	1972	1973	1972	1973
thousands of dollars						
<b>Atlantic Provinces</b>						
Charlottetown .....	66,730	81,561	3,635	5,594	3,177	3,908
Fredericton .....	135,137	224,750	6,277	7,873	5,656	7,550
Glace Bay .....	7,434	8,318	885	953	409	676
Halifax .....	772,957	843,979	24,808	29,808	25,588	33,034
Moncton .....	159,849	192,950	7,461	9,481	6,159	8,173
Saint John .....	220,673	285,359	10,577	11,769	6,807	9,474
St. John's .....	547,709	536,768	24,401	62,991	10,904	15,188
Sydney .....	60,903	70,363	3,596	3,579	2,658	3,243
Totals - Atlantic Provinces	1,971,392	2,244,048	81,106	132,048	61,358	81,246
<b>Quebec</b>						
Chicoutimi .....	71,011	104,830	5,007	7,599	2,378	2,957
Drummondville .....	48,075	72,488	3,119	5,448	601	1,047
Granby .....	61,537	74,452	3,982	3,880	1,521	1,958
Montreal .....	17,237,103	20,914,539	608,313	980,170	168,993	209,620
Quebec City .....	1,998,991	2,750,228	109,387	90,889	15,592	17,474
St. Hyacinthe .....	72,365	85,563	8,539	12,187	990	1,253
Shawinigan Falls .....	21,174	24,772	2,314	2,450	816	1,021
Sherbrooke .....	128,833	208,929	8,505	10,650	4,553	5,535
Trois-Rivières .....	79,429	94,615	4,580	6,537	1,878	2,689
Valleyfield .....	25,436	35,212	2,345	3,659	736	1,149
Totals - Quebec	19,743,954	24,365,628	756,091	1,123,469	198,058	244,703
<b>Ontario</b>						
Brantford .....	144,447	163,845	11,365	13,679	5,721	7,175
Chatham .....	227,406	206,591	5,618	6,950	4,449	6,005
Cornwall .....	101,843	94,503	6,903	5,411	2,943	3,727
Guelph .....	102,139	137,219	8,062	9,861	6,818	8,525
Hamilton .....	1,107,177	1,665,763	77,038	88,840	45,756	60,881
Kingston .....	110,364	125,689	13,732	16,749	10,443	15,107
Kitchener .....	367,662	397,055	18,189	23,874	28,286	22,636
London .....	855,369	1,243,728	35,929	50,559	31,357	39,748
Niagara Falls .....	76,223	99,643	6,799	8,922	4,581	5,176
Oshawa .....	729,805	816,134	13,117	18,065	7,787	11,131
Ottawa .....	1,506,632	1,734,488	138,192	112,151	69,499	95,661
Peterborough .....	91,627	105,227	8,935	11,943	7,563	8,790
St. Catharines .....	176,690	216,725	15,599	15,989	9,412	11,534
Sarnia .....	111,833	128,388	7,750	9,352	6,625	8,669
Sault Ste. Marie .....	119,214	240,377	8,460	10,575	6,285	7,471
Sudbury .....	141,968	152,914	19,141	24,384	8,431	11,005
Thunder Bay .....	81,034	181,208	10,940	21,405	4,459	13,812
Timmins .....	33,294	40,767	3,795	5,375	1,991	2,553
Toronto .....	34,439,078	48,144,827	668,427	1,112,669	422,792	444,572
Windsor .....	620,955	808,607	45,811	45,242	19,245	22,821
Totals - Ontario	41,144,760	56,703,698	1,123,802	1,611,995	704,443	806,999

TABLE 3. Cheques Cashed - Distributed by Type of Account - Concluded

Economic area and clearing house centres	Current accounts		Savings accounts		Personal chequing accounts	
	April		April		April	
	1972	1973	1972	1973	1972	1973
thousands of dollars						
<b>Prairie Provinces</b>						
Brandon .....	47,484	47,519	3,440	6,058	4,157	5,368
Calgary .....	2,558,421	3,048,744	65,621	80,418	77,548	103,153
Edmonton .....	2,001,138	2,493,557	58,571	124,496	73,312	101,689
Lethbridge .....	97,003	114,955	5,034	7,507	8,464	11,353
Medicine Hat .....	39,542	42,886	4,081	3,882	4,283	5,743
Moose Jaw .....	33,272	36,368	4,018	4,692	3,908	5,296
Prince Albert .....	46,199	43,911	2,742	3,205	3,093	4,402
Regina .....	977,366	1,161,350	21,222	21,627	18,211	22,683
Saskatoon .....	245,945	281,144	12,141	15,922	15,398	20,792
Winnipeg .....	3,398,905	4,152,798	57,685	111,939	52,276	82,516
<b>Totals - Prairie Provinces</b>	<b>9,445,275</b>	<b>11,423,232</b>	<b>234,555</b>	<b>379,746</b>	<b>260,650</b>	<b>362,995</b>
<b>British Columbia</b>						
Vancouver .....	4,858,912	5,974,009	225,747	243,178	183,065	230,936
Victoria .....	605,074	804,246	33,900	37,074	29,608	39,993
<b>Totals - British Columbia ..</b>	<b>5,463,986</b>	<b>6,778,255</b>	<b>259,647</b>	<b>280,252</b>	<b>212,673</b>	<b>270,929</b>
<b>Grand Totals for Canada ..</b>	<b>77,769,367</b>	<b>101,514,861</b>	<b>2,455,201</b>	<b>3,527,510</b>	<b>1,437,182</b>	<b>1,766,872</b>

TABLE 4. Cheques Cashed Against Current and Savings Accounts

	Current accounts(1)			Savings accounts		
	Cheques cashed	Deposits(2)	Turn-over	Cheques cashed	Savings deposits	Turn-over
	thousands of dollars		%	thousands of dollars		%
1971 .....	874,244,147	7,715,954	115.07	39,117,750	22,798,922	1.72
1972 .....	1,026,938,118	108,501,415	132.52	38,995,127	314,415,529	1.44
1972 - April .....	79,206,549	8,581,875	110.75	2,455,201	26,403,331	1.12
May .....	85,840,124	8,782,295	117.29	3,750,715	22,582,256	1.99
June .....	88,861,938	9,148,513	116.56	4,092,411	23,071,722	2.13
July .....	86,151,233	9,477,294	109.08	3,477,343	27,405,300	1.52
August .....	85,701,715	9,229,159	111.43	3,304,939	27,822,827	1.43
September .....	85,001,150	9,072,554	112.43	3,179,842	28,074,638	1.36
October .....	91,760,010	9,345,840	117.82	3,167,572	28,509,235	1.33
November .....	94,238,803	9,443,932	119.75	4,036,825	28,035,547	1.73
December .....	93,856,959	9,848,957	114.36	3,213,697	27,720,451	1.39
1973 - January .....	99,590,200	9,723,815	122.90	3,382,120	27,840,297	1.46
February .....	90,286,591	9,249,080	117.53	2,887,479	28,477,842	1.22
March .....	103,718,075	9,426,841	132.03	2,984,704	29,039,855	1.23
April .....	103,281,733	10,031,102	123.55	3,527,510	29,484,454	1.43

(1) As of June 1957, includes cheques cashed against personal chequing accounts.

(2) Revised to exclude federal government deposits.

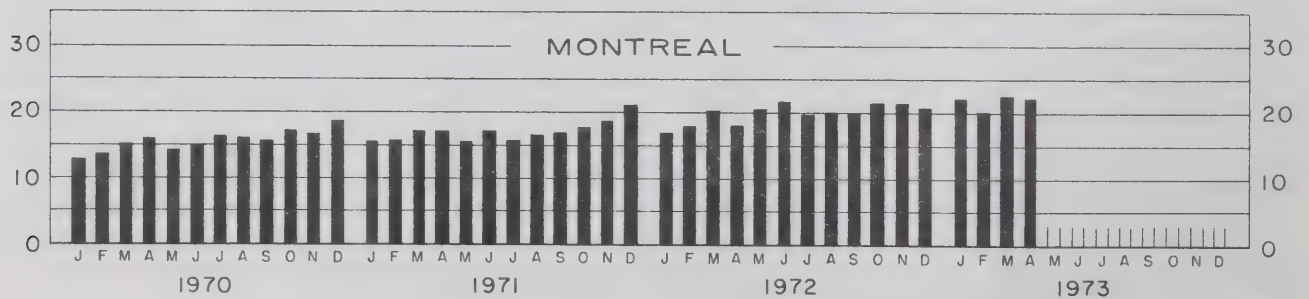
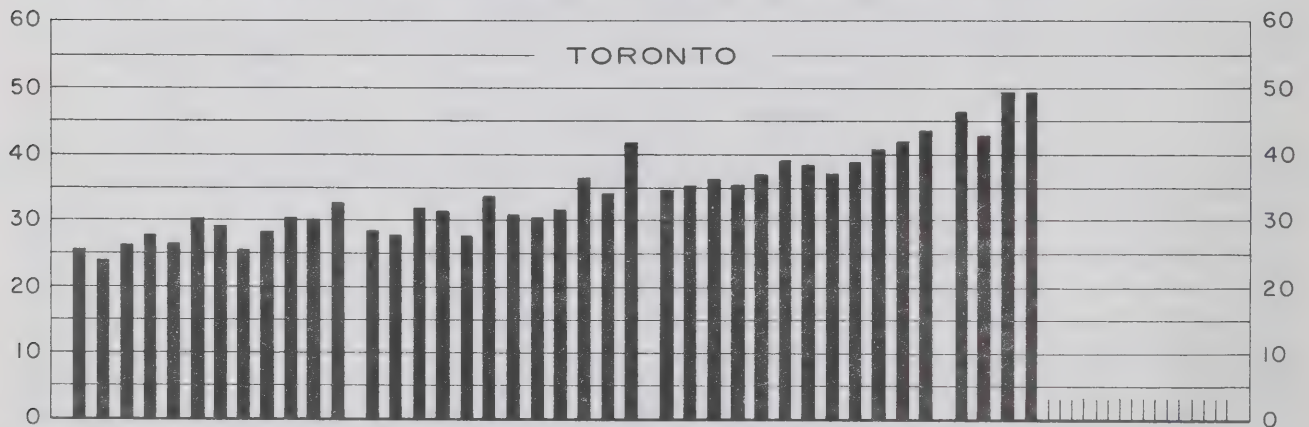
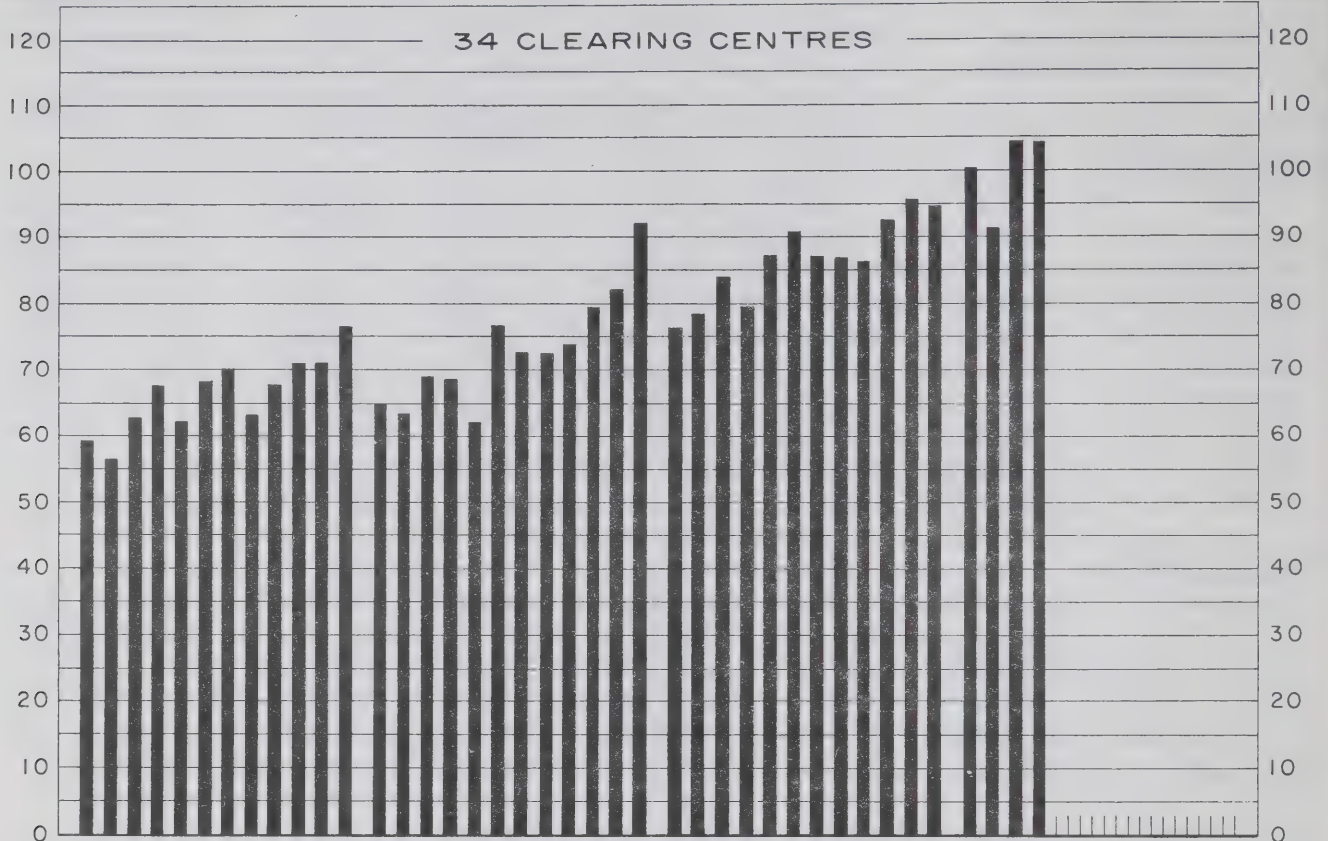
Note: Turnover in the monthly section is placed on an annual footing.



# VALUE OF CHEQUES CASHED CANADA

Billions of Dollars

Billions of Dollars









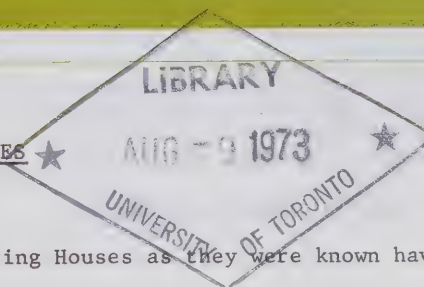


# Statistics Canada Statistique Canada

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## CHEQUES CASHED IN CLEARING CENTRES

May 1973



With the advent of centralized data processing, Bank Clearing Houses as they were known have been closed down.

The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it will be incorrect to assume that this comparison will remain valid through time.

An examination is currently underway in an attempt to establish boundaries that could be more precisely defined.

The value of cheques cashed in fifty clearing centres in May totalled \$119,634 million, 23.5 % above the value for the corresponding month of 1972. Payments in all of the five economic regions rose in the May comparison. Debits in Quebec increased by 14.7 %, in British Columbia by 29.8 %, in Ontario by 41.8 %, and in the Prairie Provinces by 27.2 %. The Atlantic Provinces showed an increase of 14.4 %.

### The Centres

Of the fifty centres forty-four showed a higher value of cheques cashed than in May 1972. Payments in Montreal rose by 12 % and in Toronto by 44.9 %. Payments in Winnipeg increased by 42.3 % whilst Vancouver increased by 31.7 %.

### First Five Months

The value of cheques cashed in the first five months of 1973 was 24.6 % above the value for the same period of 1972. Quebec showed an increase of 11.3 %, British Columbia 24.1 %, Ontario 33.5 %, the Prairie Provinces 20.4 % and the Atlantic Provinces 12.6 %.

### Deposit Turnover

The turnover ratio of current deposits (compiled on an annual basis) was 135 % compared with 117.3 for May 1972. The turnover ratio of savings accounts was 1.95 in comparison with the May 1972 ratio of 1.99.

Business Finance Division

July 1973  
5-2005-509

TABLE 1. Cheques Cashed Against Individual Accounts at the Clearing House Centres in Canada,

Province and clearing house centres	May			First five months		
	1972	1973	<u>1973</u> <u>1972</u>	1972	1973	<u>1973</u> <u>1972</u>
	thousands of dollars		%	thousands of dollars		%
<b>Atlantic Provinces</b>						
Charlottetown .....	79,508	94,505	118.86	370,238	431,117	116.44
Fredericton .....	274,066	208,836	76.20	880,309	1,038,264	117.94
Glance Bay .....	10,982	12,258	111.62	47,543	49,317	103.73
Halifax .....	814,342	972,491	119.42	4,153,121	4,487,270	108.05
Moncton .....	191,477	253,948	132.63	861,588	1,100,024	127.67
Saint John .....	277,249	348,208	125.59	1,270,367	1,480,786	116.56
St. John's .....	588,912	672,595	114.21	2,550,563	2,857,392	112.03
Sydney .....	87,152	95,504	109.58	406,810	421,535	103.62
Totals - Atlantic Provinces ..	2,323,188	2,658,345	114.43	10,540,539	11,865,705	112.57
<b>Quebec</b>						
Chicoutimi .....	104,026	135,496	130.25	410,156	495,572	120.83
Drummondville .....	138,849	80,314	57.84	562,048	355,856	63.31
Granby .....	96,886	105,530	108.92	493,896	433,446	87.76
Montreal .....	22,525,871	25,230,393	112.01	102,762,433	111,872,933	108.86
Quebec City .....	3,052,251	4,268,203	139.84	11,522,522	15,804,781	137.16
St. Hyacinthe .....	145,405	110,590	76.25	574,347	471,332	82.06
Shawinigan Falls .....	33,363	40,237	120.60	146,388	158,715	108.42
Sherbrooke .....	230,496	259,210	112.46	955,260	1,142,302	119.58
Trois-Rivières .....	125,028	122,418	97.91	548,768	536,365	97.74
Valleyfield .....	50,406	47,945	95.12	209,448	204,078	97.44
Totals - Quebec .....	26,502,581	30,400,336	114.71	118,185,266	131,475,380	111.25
<b>Ontario</b>						
Brantford .....	169,052	246,604	145.88	771,821	990,693	120.36
Chatham .....	251,517	240,177	95.49	1,153,499	1,178,936	102.21
Cornwall .....	102,448	105,241	102.73	489,329	484,316	98.98
Guelph .....	154,258	176,367	114.33	622,470	767,955	123.37
Hamilton .....	1,539,263	1,955,965	127.07	6,847,218	8,608,796	125.73
Kingston .....	169,084	214,345	126.77	699,671	815,782	116.6
Kitchener .....	526,392	586,527	111.42	2,079,875	2,472,619	118.89
London .....	955,672	1,426,804	149.30	4,719,657	6,724,828	142.49
Niagara Falls .....	105,577	131,787	124.83	456,726	567,818	124.32
Oshawa .....	774,937	984,475	127.04	3,460,096	4,302,855	124.36
Ottawa .....	1,786,168	1,900,960	106.43	8,306,184	9,201,174	110.78
Peterborough .....	130,208	150,915	115.90	548,780	634,839	115.68
St. Catharines .....	199,806	267,415	133.84	1,022,737	1,224,232	119.7
Sarnia .....	145,303	164,438	113.17	691,396	757,165	109.51
Sault Ste. Marie .....	162,776	570,351	350.39	673,914	1,569,594	232.9
Sudbury .....	197,978	212,353	107.26	888,909	949,528	106.82
Thunder Bay .....	212,711	232,075	109.10	876,154	1,073,361	122.51
Timmins .....	49,294	51,231	103.93	212,626	235,704	110.85
Toronto .....	37,389,306	54,191,616	144.94	179,163,118	242,599,746	135.41
Windsor .....	727,271	1,055,918	145.19	3,277,843	4,377,000	133.53
Totals - Ontario .....	45,749,021	64,865,564	141.79	216,957,023	289,536,971	133.45

TABLE 1. Cheques Cashed Against Individual Accounts at the Clearing House Centres in Canada,

Province and clearing house centres	May			First five months		
	1972	1973	1973 1972	1972	1973	1973 1972
	thousands of dollars		%	thousands of dollars		%
<b>Prairie Provinces</b>						
Brandon .....	66,785	73,230	109.65	292,880	312,284	106.63
Calgary .....	2,797,505	3,444,132	123.11	13,052,892	15,808,775	121.11
Edmonton .....	2,236,417	2,713,108	121.31	9,574,129	11,980,026	125.13
Lethbridge .....	135,298	165,267	122.15	574,789	693,106	120.58
Medicine Hat .....	54,685	54,892	100.38	232,565	261,980	112.65
Moose Jaw .....	44,689	58,914	131.83	196,041	242,876	123.89
Prince Albert .....	56,870	60,355	106.13	245,887	265,556	108
Regina .....	1,109,027	1,133,444	102.02	5,428,189	6,040,980	111.29
Saskatoon .....	274,737	369,523	134.05	1,305,025	1,305,025	124.56
Winnipeg .....	3,589,616	5,109,509	142.34	18,340,210	22,061,711	120.29
<b>Totals - Prairie Provinces</b>	<b>10,365,629</b>	<b>13,182,374</b>	<b>127.17</b>	<b>49,242,607</b>	<b>59,292,859</b>	<b>120.41</b>
<b>British Columbia</b>						
Vancouver .....	5,787,560	7,620,689	131.67	26,559,541	32,863,974	123.74
Victoria .....	779,602	906,758	116.31	3,606,107	4,557,589	126.39
<b>Totals - British Columbia ..</b>	<b>6,567,162</b>	<b>8,527,447</b>	<b>129.85</b>	<b>30,165,648</b>	<b>37,421,563</b>	<b>124.05</b>
<b>Grand Totals for Canada ..</b>	<b>91,507,581</b>	<b>119,634,066</b>	<b>130.74</b>	<b>425,091,083</b>	<b>529,592,478</b>	<b>124.58</b>

TABLE 2. Cheques Cashed in 35 Clearing Centres,  
Representative Years

Year	Canada	Atlantic Provinces	Quebec	Ontario	Prairie Provinces	British Columbia
	thousands of dollars					
1929 .....	19,255,760(1)	324,976	6,694,400	7,987,367	2,956,913	1,292,104
1938 .....	11,854,490	250,817	3,789,441	5,547,378	1,527,437(2)	739,417
1943 .....	21,117,778	505,842	6,022,708	10,088,089(3)	3,199,371	1,301,768
1949 .....	33,954,060	822,513(4)	9,729,592	14,217,479	6,144,781	3,039,695
1950 .....	36,469,576	953,471	10,743,830	15,574,074(5)	6,083,703	3,114,498
1958 .....	85,961,700	1,689,516	25,006,637	39,787,117	13,131,016	6,347,414
1959 .....	97,795,119	2,017,714	27,691,098	46,850,343	14,373,315	6,862,649
1960 .....	108,659,710	2,191,534	32,187,836	51,781,571	15,310,045	7,188,724
1961 .....	115,721,357	2,276,604	34,922,371	53,222,884	17,780,740	7,518,758
1962 .....	126,665,359	2,540,670	37,737,743	58,667,062	18,713,550	9,006,334
1963 .....	144,220,082	2,997,688	43,811,970	65,738,493	21,934,251	9,737,680
1964 .....	162,045,990	3,378,761	49,303,950	74,843,414	23,508,513	11,011,352
1965 .....	190,578,227	3,714,732	58,339,484	89,333,567	26,518,105	12,672,339
1966 .....	209,058,238	4,875,810	64,200,511	94,769,977	29,863,930	15,348,010
1967 .....	235,978,674	5,263,841	75,302,095	105,316,724	33,808,312	16,287,702
1968 .....	247,576,218	5,840,490	71,222,842	116,303,855	36,569,414	17,639,617
1969 .....	284,117,257	6,755,656	79,349,429	137,841,755	38,151,072	22,019,345
1970 .....	308,630,218	7,891,418	79,963,211	156,086,332(6)	41,985,009	22,704,248
1971 .....	343,486,740	8,074,500	91,252,260	176,121,237	43,135,471	24,903,272
1972 .....	413,789,904	8,835,639	114,431,343	211,114,667	49,242,607	30,165,648
1973 .....	517,552,925	9,925,472	128,820,016	282,093,015	59,292,859	37,421,563

(1) Original 33 centres. (2) Weyburn data added as of 1931. (3) St. Catharines data added as of May 1941. (4) St. John's Newfoundland data as of April 1949. (5) Cornwall data as of May 1950. (6) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre, to preserve the continuity of the original 35 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.



TABLE 3. Cheques Cashed - Distributed by Type of Account

Economic area and clearing house centres	Current accounts		Savings accounts		Personal chequing accounts	
	May		May		May	
	1972	1973	1972	1973	1972	1973
	thousands of dollars					
<b>Atlantic Provinces</b>						
Charlottetown .....	70,441	82,408	5,180	6,500	3,887	5,597
Fredericton .....	258,885	190,640	8,190	9,268	6,991	8,928
Glace Bay .....	9,009	9,808	1,334	1,605	639	845
Halifax .....	749,379	890,143	35,335	40,278	29,628	42,070
Moncton .....	174,492	233,256	9,646	10,865	7,339	9,827
Saint John .....	256,728	321,980	11,635	14,703	8,886	11,525
St. John's .....	547,877	600,494	27,938	55,314	12,097	16,787
Sydney .....	79,267	86,796	4,664	4,582	3,721	4,126
Totals - Atlantic Provinces	2,146,078	2,415,525	103,992	143,115	73,188	99,705
<b>Quebec</b>						
Chicoutimi .....	71,011	123,471	6,728	8,587	2,991	3,438
Drummondville .....	98,829	72,742	4,759	6,555	929	1,017
Granby .....	80,369	93,112	5,459	10,159	1,937	2,259
Montreal .....	17,353,100	24,064,116	2,453,822	899,077	197,711	267,200
Quebec City .....	1,831,462	4,139,555	125,954	106,602	19,776	22,046
St. Hyacinthe .....	104,531	94,976	11,318	14,079	1,385	1,535
Shawinigan Falls .....	21,174	35,600	3,650	3,436	1,127	1,201
Sherbrooke .....	162,269	235,598	12,501	17,166	5,739	6,446
Trois-Rivières .....	93,005	111,621	6,931	7,606	2,471	3,191
Valleyfield .....	33,446	41,891	3,943	4,896	968	1,158
Totals - Quebec .....	23,632,482	29,012,682	2,635,065	1,078,163	235,034	309,491
<b>Ontario</b>						
Brantford .....	146,516	219,716	15,857	18,170	6,679	8,718
Chatham .....	237,437	223,951	8,274	9,312	5,806	6,914
Cornwall .....	91,566	92,193	6,335	8,389	4,347	4,659
Guelph .....	132,424	153,636	12,103	12,940	9,731	9,791
Hamilton .....	1,371,184	1,771,317	110,976	118,752	57,103	65,896
Kingston .....	132,103	163,856	21,786	31,894	15,195	18,595
Kitchener .....	432,171	532,197	26,045	30,438	18,176	23,892
London .....	867,648	1,315,801	48,986	54,635	39,041	56,368
Niagara Falls .....	88,498	114,227	11,317	11,471	5,759	6,089
Oshawa .....	743,189	946,915	19,399	24,490	12,351	13,070
Ottawa .....	1,522,226	1,635,891	176,992	144,611	86,950	120,458
Peterborough .....	107,286	123,364	14,356	15,679	8,566	11,872
St. Catharines .....	168,557	232,582	19,984	20,621	11,265	14,212
Sarnia .....	127,348	141,272	10,152	12,869	7,803	10,297
Sault Ste. Marie .....	141,172	546,165	13,682	14,988	7,922	9,198
Sudbury .....	164,431	170,163	23,631	28,174	9,916	14,016
Thunder Bay .....	175,580	192,409	24,976	24,400	12,155	15,266
Timmins .....	40,623	42,541	6,694	6,180	1,977	2,510
Toronto .....	35,557,553	52,074,823	1,414,280	1,495,237	417,473	621,556
Windsor .....	642,083	969,100	61,312	59,794	23,876	27,024
Totals - Ontario .....	42,889,393	61,662,119	2,097,337	2,143,044	762,091	1,060,401

TABLE 3. Cheques Cashed - Distributed by Type of Account - Concluded

Economic area and clearing house centres	Current accounts		Savings accounts		Personal chequing accounts	
	May		May		May	
	1972	1973	1972	1973	1972	1973
thousands of dollars						
<b>Prairie Provinces</b>						
Brandon .....	56,678	57,182	4,978	9,372	5,129	6,676
Calgary .....	2,609,544	3,219,304	94,232	106,588	93,729	118,240
Edmonton .....	2,071,252	2,508,512	76,819	91,574	88,729	113,022
Lethbridge .....	116,583	140,928	7,784	10,557	10,931	13,782
Medicine Hat .....	45,215	42,798	4,484	5,537	4,986	6,557
Moose Jaw .....	35,600	45,664	5,469	7,105	4,620	6,145
Prince Albert .....	48,871	50,842	3,791	4,651	4,208	4,862
Regina .....	1,063,674	1,077,486	23,661	28,891	21,692	27,067
Saskatoon .....	239,482	325,487	17,300	19,312	17,955	24,724
Winnipeg .....	3,448,028	4,853,503	75,736	153,024	65,852	102,982
<b>Totals - Prairie Provinces</b>	<b>9,733,927</b>	<b>12,321,706</b>	<b>314,254</b>	<b>436,611</b>	<b>317,448</b>	<b>424,057</b>
<b>British Columbia</b>						
Vancouver .....	5,284,636	7,017,468	273,713	319,902	229,211	283,319
Victoria .....	699,555	807,447	45,225	52,891	34,822	46,420
<b>Totals - British Columbia ..</b>	<b>5,984,191</b>	<b>7,824,915</b>	<b>318,938</b>	<b>372,793</b>	<b>264,033</b>	<b>329,739</b>
<b>Grand Totals for Canada ..</b>	<b>84,386,271</b>	<b>113,236,947</b>	<b>5,469,516</b>	<b>4,173,726</b>	<b>1,651,794</b>	<b>2,223,393</b>

TABLE 4. Cheques Cashed Against Current and Savings Accounts

	Current accounts(1)			Savings accounts		
	Cheques cashed	Deposits(2)	Turn-over	Cheques cashed	Savings deposits	Turn-over
	thousands of dollars		%	thousands of dollars		%
1971 .....	985,371,891	7,715,954(3)	127.70	39,117,750	22,798,922(3)	1.72
1972 .....	1,026,938,118	9,095,564(3)	112.91	38,995,127	26,201,294(3)	1.49
1972 - May .....	85,840,124	8,782,295	117.29	3,750,715	22,582,256	1.99
June .....	88,861,938	9,148,513	116.56	4,092,411	23,071,722	2.13
July .....	86,151,233	9,447,294	109.08	3,477,343	27,405,300	1.52
August .....	85,701,715	9,229,159	111.43	3,304,939	27,822,827	1.43
September .....	85,001,150	9,072,554	112.43	3,179,842	28,074,638	1.36
October .....	91,760,010	9,345,840	117.82	3,167,572	28,509,235	1.33
November .....	94,238,803	9,443,932	119.75	4,036,825	28,035,547	1.73
December .....	93,856,959	9,848,957	114.36	3,213,697	27,720,451	1.39
1973 - January .....	99,590,200	9,723,815	122.90	3,382,120	27,840,297	1.46
February .....	90,586,591	9,249,080	117.53	2,887,479	28,477,842	1.22
March .....	103,718,075	9,426,841	132.03	2,984,704	29,039,855	1.23
April .....	103,281,733	10,031,102	123.55	3,527,510	29,484,454	1.43
May .....	115,460,340	10,062,360	134.98	4,173,726	29,641,713	1.95

(1) As of June 1957, includes cheques cashed against personal chequing accounts.

(2) Revised to exclude federal government deposits.

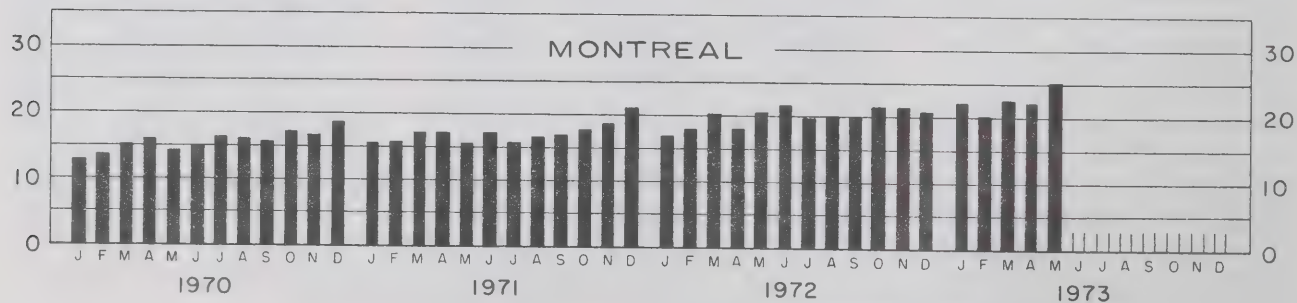
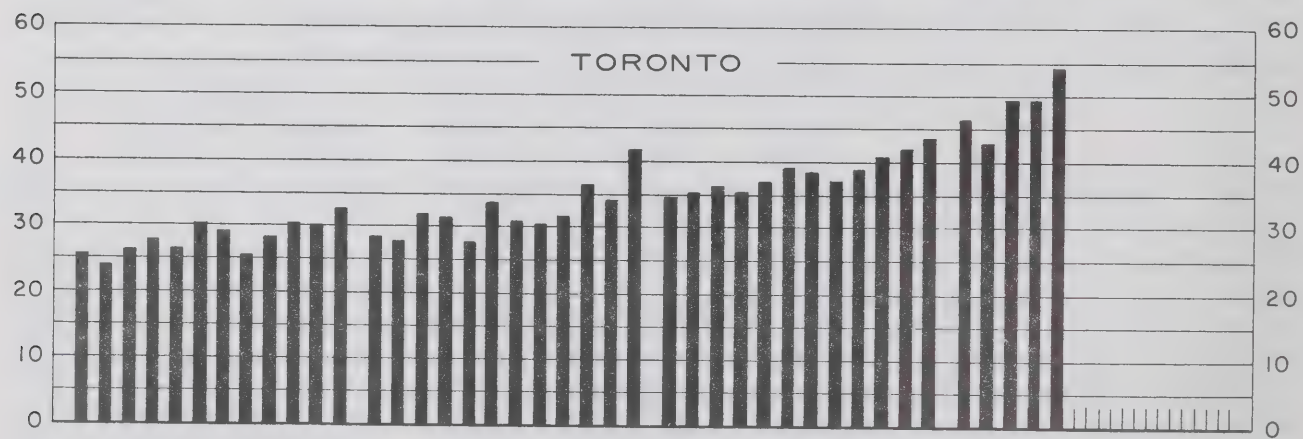
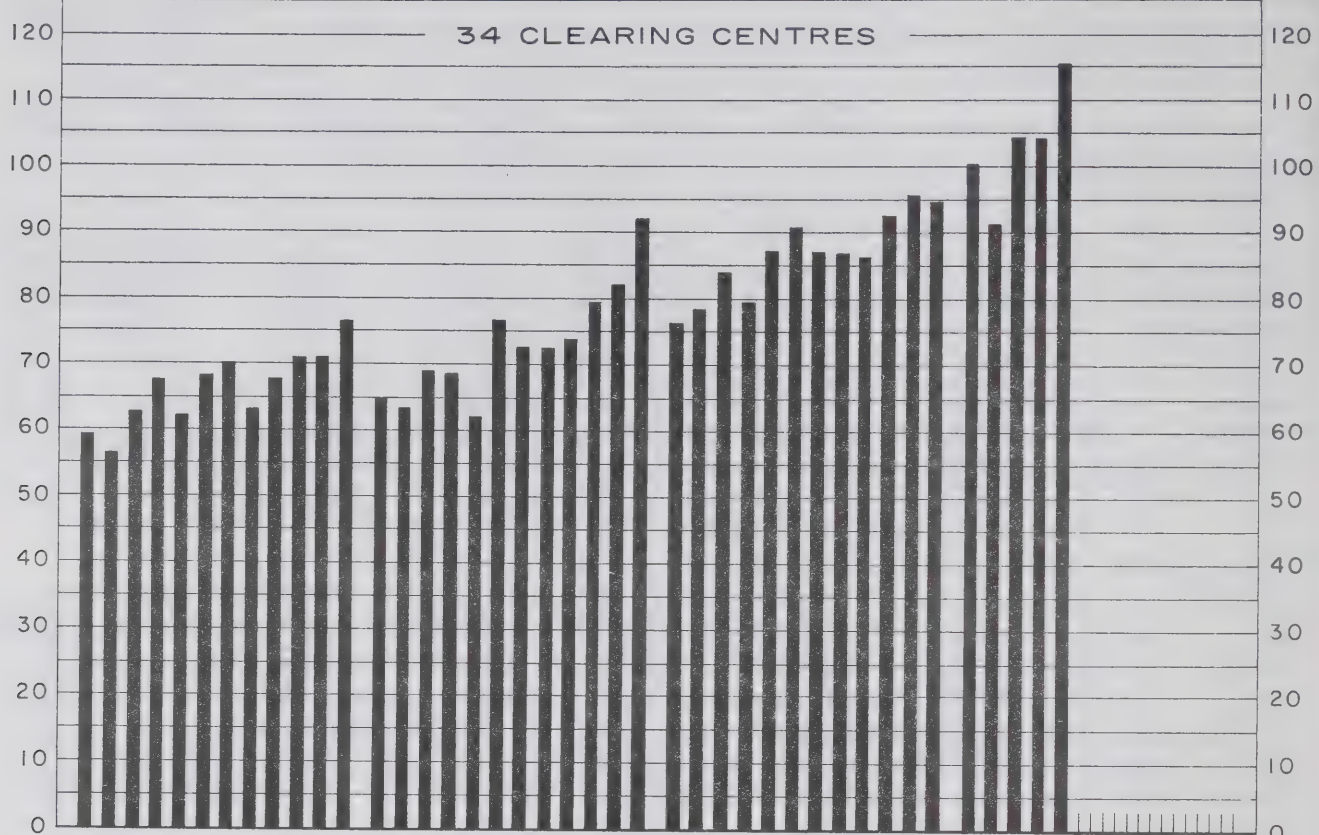
(3) Taken an average during the year

Note: Turnover in the monthly section reflects turnover on an annual basis.

# VALUE OF CHEQUES CASHED CANADA

Billions of Dollars

Billions of Dollars



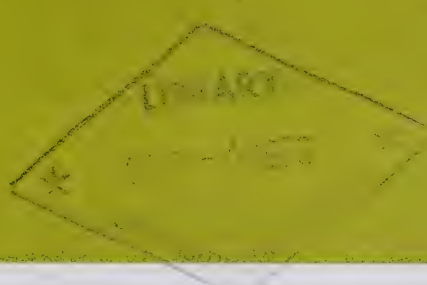








# Statistics Canada Statistique Canada



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## CHEQUES CASHED IN CLEARING CENTRES

JUNE 1973

With the advent of centralized data processing, Bank Clearing Houses as they were known have been closed down.

The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it will be incorrect to assume that this comparison will remain valid through time.

An examination is currently underway in an attempt to establish boundaries that could be more precisely defined.

The value of cheques cashed in fifty clearing centres in June totalled \$113,578 million, 22.5 % above the value for the corresponding month of 1972. Payments in all of the five economic regions rose in the June comparison. Debits in Quebec increased by 11.1 %, in British Columbia by 23.3 %, in Ontario by 30 %, and in the Prairie Provinces by 17.9 %. The Atlantic Provinces showed an increase of 10.6 %.

### The Centres

Of the fifty centres forty-four showed a higher value of cheques cashed than in June 1972. Payments in Montreal rose by 10.4 % and in Toronto by 32.8 %. Payments in Winnipeg increased by 23.1 % whilst Vancouver increased by 22.8 %.

### First Six Months

The value of cheques cashed in the first six months of 1973 was 22.4 % above the value for the same period of 1972. Quebec showed an increase of 11.2 %, British Columbia 23.9 %, Ontario 32.8 %, the Prairie Provinces 19.9 % and the Atlantic Provinces 12.2 %.

### Deposit Turnover

The turnover ratio of current deposits (compiled on an annual basis) was 127.2 % compared with 116.6 for June 1972. The turnover ratio of savings accounts was 1.69 in comparison with the June 1972 ratio of 2.13.

Business Finance Division

August 1973  
5-2005-509



TABLE 1. Cheques Cashed Against Individual Accounts at the Clearing House Centres in Canada,

Province and clearing house centres	June			First six months		
	1972	1973	$\frac{1973}{1972}$	1972	1973	$\frac{1973}{1972}$
	thousands of dollars		%	thousands of dollars		%
<u>Atlantic Provinces</u>						
Charlottetown .....	76,387	104,786	137.18	466,625	535,903	119.99
Fredericton .....	187,860	265,275	141.21	1,068,169	1,303,539	122.03
Glance Bay .....	12,650	13,593	107.45	60,193	62,910	104.51
Halifax .....	886,021	916,529	103.44	5,039,142	5,403,799	107.24
Moncton .....	181,064	232,729	128.53	1,042,652	1,332,753	127.82
Saint John .....	267,360	306,809	114.76	1,537,727	1,787,595	116.25
St. John's .....	571,035	562,502	98.51	3,121,598	3,419,894	109.56
Sydney .....	88,701	108,538	122.51	495,511	530,073	106.98
Totals - Atlantic Provinces ..	2,271,078	2,510,761	110.55	12,811,617	14,376,466	112.21
<u>Quebec</u>						
Chicoutimi .....	92,547	138,972	150.16	502,703	634,554	126.23
Drummondville .....	63,578	91,403	143.77	625,626	447,259	71.49
Granby .....	81,309	94,201	115.86	575,205	527,647	91.73
Montreal .....	21,242,030	23,448,799	110.39	124,004,463	135,321,732	109.13
Quebec City .....	2,688,750	3,067,501	114.09	14,211,272	18,872,282	132.8
St. Hyacinthe .....	94,016	109,309	116.27	668,363	580,641	86.88
Shawinigan Falls .....	35,700	39,742	111.32	182,088	198,457	108.99
Sherbrooke .....	176,565	206,317	116.85	1,131,825	1,348,619	119.15
Trois-Rivières .....	105,721	112,539	106.45	654,489	648,904	99.15
Valleyfield .....	36,864	39,181	106.29	246,312	243,259	98.76
Totals - Quebec .....	24,617,080	27,347,964	111.09	142,802,346	158,823,344	111.22
<u>Ontario</u>						
Brantford .....	192,755	263,006	136.45	964,576	1,253,699	129.97
Chatham .....	274,614	211,504	77.02	1,428,113	1,390,440	97.36
Cornwall .....	102,566	93,743	91.4	591,893	578,059	97.66
Guelph .....	148,106	172,381	116.39	770,576	940,336	122.03
Hamilton .....	1,578,846	1,930,066	122.25	8,421,064	10,538,862	125.15
Kingston .....	169,100	187,824	111.07	868,771	1,003,606	115.52
Kitchener .....	493,964	542,142	109.75	2,573,839	3,014,761	117.13
London .....	1,187,726	1,321,452	111.26	5,907,385	8,046,280	136.21
Niagara Falls .....	107,031	128,217	119.79	563,757	696,035	123.46
Oshawa .....	723,560	1,083,910	149.8	4,183,656	5,386,795	128.76
Ottawa .....	1,666,140	1,572,162	94.36	9,972,324	10,773,336	108.03
Peterborough .....	128,136	151,912	118.56	676,916	786,751	116.23
St. Catharines .....	236,251	273,303	115.68	1,258,988	1,497,535	118.95
Sarnia .....	153,017	173,147	113.16	844,413	930,312	110.17
Sault Ste. Marie .....	131,943	379,299	287.47	805,857	1,948,893	241.84
Sudbury .....	215,287	226,462	105.19	1,104,196	1,175,990	106.5
Thunder Bay .....	222,030	224,990	101.33	1,098,184	1,298,351	118.23
Timmins .....	48,317	50,266	104.03	260,943	285,970	109.59
Toronto .....	39,447,870	52,394,899	132.82	218,610,988	294,994,645	134.94
Windsor .....	700,867	923,072	131.70	3,978,710	5,300,072	133.21
Totals - Ontario .....	47,928,126	62,303,757	129.99	264,885,149	351,840,728	132.83

TABLE 1. Cheques Cashed Against Individual Accounts at the Clearing House Centres in Canada,

Province and clearing house centres	June			First six months		
	1972	1973	$\frac{1973}{1972}$	1972	1973	$\frac{1973}{1972}$
	thousands of dollars		%	thousands of dollars		%
<b>Prairie Provinces</b>						
Brandon .....	60,237	62,107	103.1	353,117	374,391	106.02
Calgary .....	2,768,664	3,415,110	123.35	15,821,556	19,223,885	121.5
Edmonton .....	2,301,417	2,919,561	126.7	11,875,546	14,899,587	125.48
Lethbridge .....	139,876	163,320	116.76	714,665	856,426	119.84
Medicine Hat .....	51,291	54,015	105.31	283,856	315,995	111.32
Moose Jaw .....	45,695	52,998	115.98	241,736	295,874	122.4
Prince Albert .....	59,905	57,521	96.02	305,792	323,077	105.65
Regina .....	1,379,863	1,091,540	79.10	6,808,052	7,132,520	104.77
Saskatoon .....	297,289	347,169	116.78	1,602,314	1,972,734	123.12
Winnipeg .....	3,947,353	4,860,201	123.13	22,287,563	26,921,912	120.79
<b>Totals - Prairie Provinces</b>	<b>11,051,590</b>	<b>13,023,542</b>	<b>117.85</b>	<b>60,294,197</b>	<b>72,316,401</b>	<b>119.93</b>
<b>British Columbia</b>						
Vancouver .....	5,872,047	7,213,334	122.84	32,431,588	40,077,308	123.57
Victoria .....	934,093	1,178,900	126.21	4,540,200	5,736,489	126.35
<b>Totals - British Columbia ..</b>	<b>6,806,140</b>	<b>8,392,234</b>	<b>123.30</b>	<b>36,971,788</b>	<b>45,813,797</b>	<b>123.92</b>
<b>Grand Totals for Canada ..</b>	<b>92,674,014</b>	<b>113,578,258</b>	<b>122.5</b>	<b>517,765,097</b>	<b>643,170,736</b>	<b>122.4</b>

TABLE 2. Cheques Cashed in 35 Clearing Centres,  
Representative Years

Year	Canada	Atlantic Provinces	Quebec	Ontario	Prairie Provinces	British Columbia
			thousands of dollars			
1929 .....	22,835,608(1)	386,505	7,878,276	9,511,588	3,532,048	1,527,191
1938 .....	14,585,068	306,080	4,695,354	6,850,827	1,839,311(2)	893,496
1943 .....	25,467,386	604,021	7,309,699	12,016,508(3)	3,978,675	1,558,483
1949 .....	41,170,315	1,040,360(4)	11,814,043	17,197,477	7,426,061	3,692,374
1950 .....	46,514,276	1,231,998	13,406,350	20,104,323(5)	7,841,926	3,929,679
1958 .....	105,047,370	2,122,817	30,321,063	48,553,285	16,259,240	7,790,965
1959 .....	119,114,173	2,459,853	33,521,961	57,075,665	17,613,699	8,442,995
1960 .....	133,755,325	2,662,169	39,660,493	63,602,155	18,999,662	8,830,846
1961 .....	141,752,024	2,783,846	42,496,546	65,454,463	21,778,219	9,238,950
1962 .....	154,459,657	3,115,641	45,483,843	72,180,821	22,704,434	10,974,918
1963 .....	174,400,300	3,584,294	52,848,533	79,680,227	26,467,171	11,820,075
1964 .....	198,123,565	4,071,309	60,507,002	90,853,459	29,221,384	13,470,411
1965 .....	231,751,399	4,565,057	70,398,703	108,885,546	32,357,684	15,544,409
1966 .....	252,512,959	5,821,655	77,131,090	114,811,760	36,089,679	18,658,775
1967 .....	285,446,363	6,356,961	90,407,004	127,452,347	41,331,884	19,898,167
1968 .....	297,776,316	7,121,595	85,450,554	140,100,515	43,744,069	21,359,583
1969 .....	345,721,879	8,071,803	95,966,900	168,016,736	46,891,760	26,774,680
1970 .....	376,759,465	9,498,169	96,581,182	192,001,590(6)	51,212,613	27,465,911
1971 .....	420,248,815	9,849,928	110,505,486	216,101,377	53,353,165	30,438,859
1972 .....	504,316,076	10,741,119	138,538,688	257,770,284	60,294,197	36,971,788
1973 .....	628,172,577	11,944,041	155,542,633	342,465,705	72,316,401	45,813,797

(1) Original 33 centres.

(2) Weyburn data added as of 1931.

(3) St. Catharines data added as of May 1941.

(4) St. John's, Newfoundland data as of April 1949.

(5) Cornwall data as of May 1950.

TABLE 3. Cheques Cashed - Distributed by Type of Account

Economic area and clearing house centres	Current accounts		Savings accounts		Personal chequing accounts	
	June		June		June	
	1972	1973	1972	1973	1972	1973
thousands of dollars						
<b>Atlantic Provinces</b>						
Charlottetown .....	67,318	94,246	4,862	5,300	4,207	5,240
Fredericton .....	174,210	248,592	7,009	8,163	6,641	8,520
Glace Bay .....	10,685	11,099	1,266	1,695	699	799
Halifax .....	823,148	838,549	32,545	41,070	30,328	36,910
Moncton .....	164,410	210,128	9,191	12,747	7,463	9,854
Saint John .....	246,249	283,906	12,771	12,359	8,334	10,544
St. John's .....	522,436	485,638	35,780	59,819	12,819	17,045
Sydney .....	80,957	99,369	4,286	4,850	3,458	4,319
<b>Totals - Atlantic Provinces</b>	<b>2,089,413</b>	<b>2,271,527</b>	<b>107,716</b>	<b>146,003</b>	<b>73,949</b>	<b>93,231</b>
<b>Quebec</b>						
Chicoutimi .....	82,791	129,379	6,762	6,405	2,994	3,188
Drummondville .....	58,228	85,093	4,420	5,373	930	937
Granby .....	74,976	87,309	4,444	4,779	1,889	2,113
Montreal .....	20,324,861	22,335,289	730,778	883,432	186,391	230,078
Quebec City .....	2,539,693	2,956,386	130,857	91,466	18,200	19,649
St. Hyacinthe .....	81,109	96,538	11,863	11,569	1,044	1,202
Shawinigan Falls .....	31,313	35,900	3,241	2,688	1,146	1,154
Sherbrooke .....	159,783	190,026	11,772	10,591	5,010	5,710
Trois-Rivières .....	96,870	103,489	6,419	6,144	2,432	2,906
Valleyfield .....	32,382	34,927	3,482	3,250	1,000	1,004
<b>Totals - Quebec</b>	<b>23,482,006</b>	<b>26,054,336</b>	<b>914,038</b>	<b>1,025,687</b>	<b>221,036</b>	<b>267,941</b>
<b>Ontario</b>						
Brantford .....	162,189	240,206	16,655	14,994	13,911	7,806
Chatham .....	261,222	196,799	7,682	8,161	5,710	6,544
Cornwall .....	92,985	82,585	5,805	6,765	3,776	4,393
Guelph .....	127,348	152,469	12,793	10,846	7,965	9,066
Hamilton .....	1,433,609	1,756,125	90,078	109,652	55,159	64,289
Kingston .....	137,295	152,792	18,147	19,395	13,658	15,637
Kitchener .....	450,505	490,336	25,221	29,262	18,238	22,544
London .....	1,096,781	1,207,725	52,873	55,989	38,072	57,738
Niagara Falls .....	93,938	112,257	8,097	10,124	4,996	5,836
Oshawa .....	695,469	1,048,721	18,360	22,891	9,731	12,298
Ottawa .....	1,414,802	1,326,668	162,234	128,961	89,104	116,533
Peterborough .....	109,268	127,310	11,063	14,386	7,805	10,216
St. Catharines .....	205,482	240,555	18,932	18,862	11,837	13,886
Sarnia .....	135,522	152,663	9,727	10,883	7,768	9,601
Sault Ste. Marie .....	111,333	356,729	12,592	13,664	8,018	8,906
Sudbury .....	179,415	184,030	24,900	30,546	10,972	11,886
Thunder Bay .....	182,561	188,951	26,840	20,904	12,629	15,135
Timmins .....	39,960	42,137	6,263	5,594	2,094	2,535
Toronto .....	37,124,774	50,691,081	1,906,830	1,144,521	416,266	559,297
Windsor .....	625,359	843,081	53,090	54,647	22,418	25,344
<b>Totals - Ontario</b>	<b>44,679,817</b>	<b>59,593,220</b>	<b>2,488,182</b>	<b>1,731,047</b>	<b>730,127</b>	<b>979,490</b>



TABLE 3. Cheques Cashed - Distributed by Type of Account - Concluded

Economic area and clearing house centres	Current accounts		Savings accounts		Personal chequing accounts	
	June		June		June	
	1972	1973	1972	1973	1972	1973
thousands of dollars						
<b>Prairie Provinces</b>						
Brandon .....	50,852	49,780	4,639	6,449	4,746	5,878
Calgary .....	2,585,953	3,201,655	90,063	90,873	92,648	122,582
Edmonton .....	2,141,211	2,685,948	78,501	87,030	81,705	146,583
Lethbridge .....	123,643	139,475	6,757	10,907	9,476	12,938
Medicine Hat .....	42,792	43,307	3,980	4,997	4,519	5,711
Moose Jaw .....	36,680	41,902	4,654	5,565	4,361	5,531
Prince Albert .....	52,709	49,790	3,052	3,490	4,144	4,241
Regina .....	1,338,247	1,042,278	21,170	24,397	20,446	24,865
Saskatoon .....	263,645	305,657	16,088	19,939	17,556	21,573
Winnipeg .....	3,807,333	4,623,604	73,225	137,676	66,795	98,921
<b>Totals - Prairie Provinces</b>	<b>10,443,065</b>	<b>12,183,396</b>	<b>302,129</b>	<b>391,323</b>	<b>306,396</b>	<b>448,823</b>
<b>British Columbia</b>						
Vancouver .....	5,403,611	6,644,435	242,369	302,224	226,067	266,675
Victoria .....	855,546	1,082,472	42,017	53,195	36,530	43,233
<b>Totals - British Columbia ..</b>	<b>6,259,157</b>	<b>7,726,907</b>	<b>284,386</b>	<b>355,419</b>	<b>262,597</b>	<b>309,908</b>
<b>Grand Totals for Canada ..</b>	<b>86,953,458</b>	<b>107,829,386</b>	<b>4,096,451</b>	<b>3,649,479</b>	<b>1,624,105</b>	<b>2,189,393</b>

TABLE 4. Cheques Cashed Against Current and Savings Accounts

	Current accounts(1)			Savings accounts		
	Cheques cashed	Deposits(2)	Turn-over	Cheques cashed	Savings deposits	Turn-over
	thousands of dollars		%	thousands of dollars		%
1971 .....	885,371,891	7,715,954(3)	114.75	34,090,452	22,798,922(3)	1.50
1972 .....	1,026,938,118	9,095,564(3)	112.91	38,995,127	26,201,294(3)	1.49
1972 - June .....	88,861,938	9,148,513	116.56	4,092,411	23,071,722	2.13
July .....	86,151,233	9,447,294	109.08	3,477,343	27,405,300	1.52
August .....	85,701,715	9,229,159	111.43	3,304,939	27,822,827	1.43
September .....	85,001,150	9,072,554	112.43	3,179,842	28,074,638	1.36
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December .....	93,856,959	9,848,957	114.36	3,213,697	27,720,451	1.39
1973 - January .....	99,590,200	9,723,815	122.90	3,382,120	27,840,297	1.46
February .....	90,586,591	9,249,080	117.53	2,887,479	28,477,842	1.22
March .....	103,718,075	9,426,841	132.03	2,984,704	29,039,855	1.23
April .....	103,281,733	10,031,102	123.55	3,527,510	29,484,454	1.43
May .....	115,460,340	10,062,360	134.98	4,173,726	25,610,720	1.95
June .....	110,018,779	10,377,500	127.22	3,649,479	25,862,336	1.69

(1) As of June 1957, includes cheques cashed against personal chequing accounts.

(2) Revised to exclude federal government deposits.

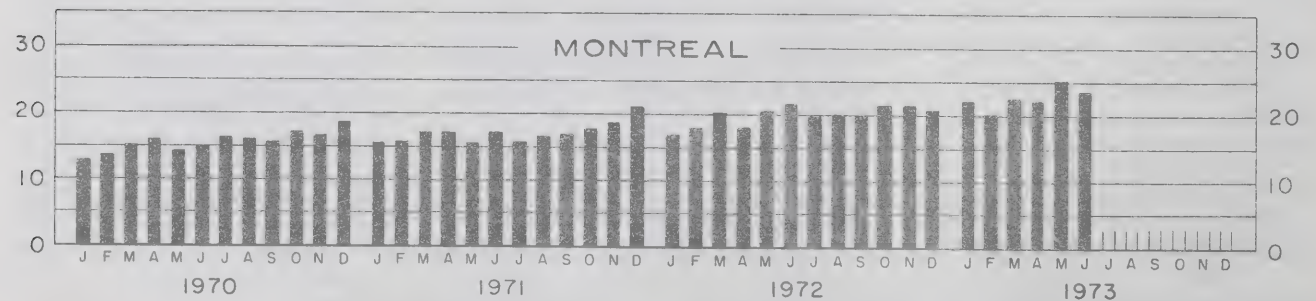
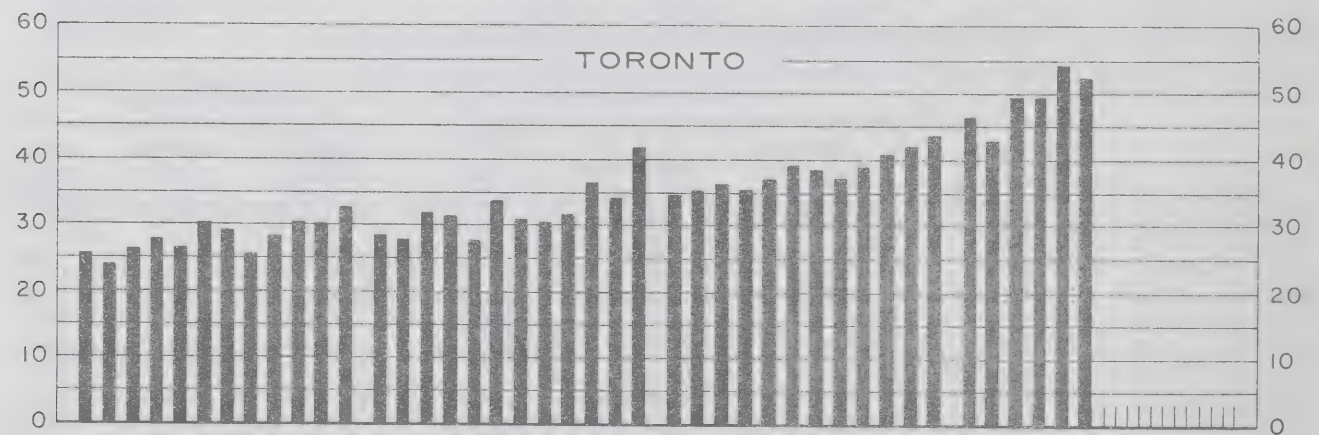
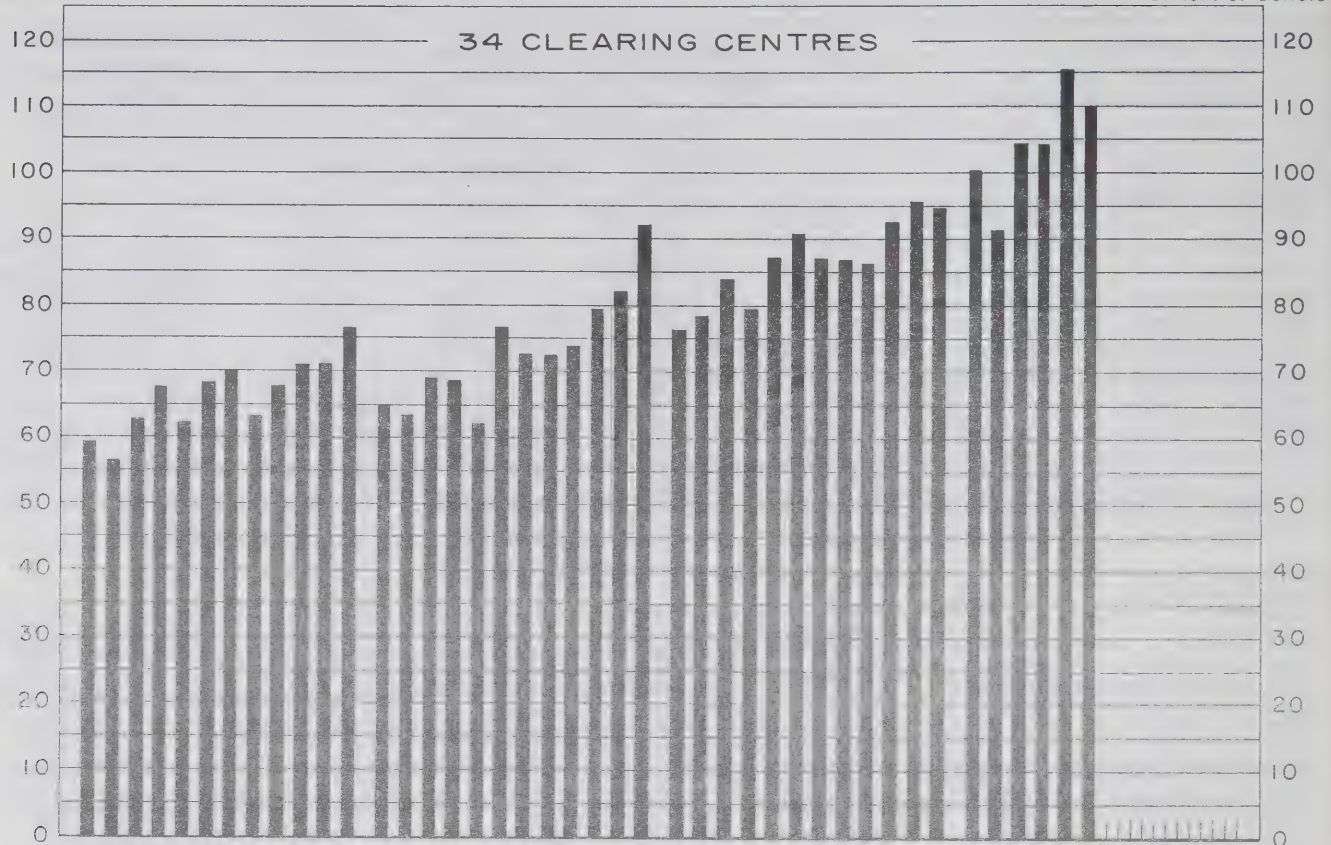
(3) Taken an average during the year.

Note: Turnover in the monthly section is placed on an annual footing.

# VALUE OF CHEQUES CASHED CANADA

Billions of Dollars

Billions of Dollars











# Statistics Canada Statistique Canada

Price: 20 cents, \$2.00 a year

## CHEQUES CASHED IN CLEARING CENTRES

JULY 1973

With the advent of centralized data processing, Bank Clearing Houses as they were known have been closed down.

The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it will be incorrect to assume that this comparison will remain valid through time.

An examination is currently underway in an attempt to establish boundaries that could be more precisely defined.

The value of cheques cashed in fifty clearing centres in July totalled \$116,783 million, 30.7 % above the value for the corresponding month of 1972. Payments in all of the five economic regions rose in the July comparison. Debits in Quebec increased by 24.0 %, in British Columbia by 47.0 %, in Ontario by 33.3 %, and in the Prairie Provinces by 25.3 %. The Atlantic Provinces showed an increase of 22.6 %.

### The Centres

Of the fifty centres forty-eight showed a higher value of cheques cashed than in July 1972. Payments in Montreal rose by 26.0 % and in Toronto by 35.4 %. Payments in Winnipeg increased by 25.2 % whilst Vancouver increased by 46.7 %.

### First Seven Months

The value of cheques cashed in the first seven months of 1973 was 25.2 % above the value for the same period of 1972. Quebec showed an increase of 13.0 %, British Columbia 27.3 %, Ontario 32.9 %, the Prairie Provinces 20.7 % and the Atlantic Provinces 13.4 %.

### Deposit Turnover

The turnover ratio of current deposits (compiled on an annual basis) was 131.39 compared with 109.08 for July 1972. The turnover ratio of savings accounts was 1.77 in comparison with the July 1972 ratio of 1.52.

Business Finance Division

October 1973  
5-4404-509

TABLE 1. Cheques Cashed Against Individual Accounts at the Clearing House Centres in Canada, July 1973 and during the First Seven Months of 1973, with Comparative Figures for 1972

Province and clearing house centres	July			First seven months		
	1972	1973	1973	1972	1973	1973
	thousands of dollars		1972 %	thousands of dollars		1972 %
<b>Atlantic Provinces</b>						
Charlottetown .....	87,493	107,065	122.4	534,118	642,968	120.4
Fredericton .....	180,547	242,030	134.1	1,248,716	1,545,569	123.8
Glace Bay .....	10,572	12,106	114.5	70,765	75,016	106.0
Halifax .....	873,791	1,040,135	119.0	5,912,933	6,443,934	109.0
Moncton .....	187,078	245,761	131.4	1,229,730	1,578,514	128.4
Saint John .....	265,629	348,494	131.2	1,803,356	2,136,089	118.5
St. John's .....	571,976	592,653	103.6	3,693,574	4,012,547	108.6
Sydney .....	90,223	191,520	212.3	585,734	721,593	123.2
Totals - Atlantic Provinces ..	2,267,309	2,779,764	122.6	15,078,926	17,156,230	113.4
<b>Quebec</b>						
Chicoutimi .....	96,032	117,515	122.4	598,735	752,059	125.6
Drummondville .....	60,312	80,576	133.6	685,938	527,835	77.0
Granby .....	73,562	88,428	120.2	648,767	616,075	95.0
Montreal .....	19,353,314	24,375,035	126.0	143,357,777	159,696,767	111.4
Quebec City .....	2,745,073	3,041,006	110.8	16,956,345	21,913,288	129.2
St. Hyacinthe .....	84,817	102,261	120.6	753,180	682,902	90.7
Shawinigan Falls .....	28,915	31,988	110.6	211,003	230,445	109.2
Sherbrooke .....	161,994	206,798	127.7	1,293,819	1,555,417	120.2
Trois-Rivières .....	93,920	113,538	120.9	748,409	762,442	101.9
Valleyfield .....	36,861	43,825	118.9	283,173	287,084	101.4
Totals - Quebec .....	22,734,800	28,200,970	124.0	165,537,146	187,024,314	113.0
<b>Ontario</b>						
Brantford .....	170,309	246,188	144.6	1,134,885	1,499,887	132.2
Chatham .....	253,472	219,058	86.4	1,681,585	1,609,498	95.7
Cornwall .....	99,740	117,773	118.1	691,633	695,832	100.6
Guelph .....	128,027	181,009	141.4	898,603	1,121,345	124.8
Hamilton .....	1,396,627	1,903,304	136.3	9,817,691	12,442,166	126.8
Kingston .....	152,925	195,618	127.9	1,021,696	1,199,224	117.4
Kitchener .....	454,711	529,151	116.4	3,028,550	3,543,912	117.0
London .....	1,400,334	1,505,808	107.5	7,307,719	9,552,088	130.7
Niagara Falls .....	108,926	146,579	134.6	672,683	842,614	125.3
Oshawa .....	875,946	990,538	113.1	5,059,602	6,377,333	126.0
Ottawa .....	1,786,824	2,167,084	121.3	11,759,148	12,940,420	110.1
Peterborough .....	126,894	157,520	124.1	803,810	944,271	117.5
St. Catharines .....	247,357	285,024	115.2	1,506,345	1,782,559	118.3
Sarnia .....	141,582	199,626	141.0	985,995	1,129,938	114.6
Sault Ste. Marie .....	162,515	545,019	335.4	968,372	2,493,912	257.5
Sudbury .....	209,508	221,514	105.7	1,313,704	1,397,504	106.4
Thunder Bay(1) .....	240,662	239,440	99.5	1,338,846	1,537,791	114.9
Timmins .....	49,826	55,089	110.6	310,769	341,059	109.8
Toronto .....	38,566,897	52,209,325	135.4	257,177,885	347,203,970	135.0
Windsor .....	767,599	995,870	129.7	4,746,309	6,295,942	132.7
Totals - Ontario .....	47,340,681	63,110,537	133.3	312,225,830	414,951,265	132.9

(1) As of January 1970, Fort William and Port Arthur have merged and are now designated as Thunder Bay.



TABLE 1. Cheques Cashed Against Individual Accounts at the Clearing House Centres in Canada, July 1973 and during the First Seven Months of 1973, with Comparative Figures for 1972 - Concluded

Province and clearing house centres	July			First seven months		
	1972	1973	$\frac{1973}{1972}$	1972	1973	$\frac{1973}{1972}$
	thousands of dollars		%	thousands of dollars		%
<b>Prairie Provinces</b>						
Brandon .....	56,968	66,236	116.3	410,085	440,627	107.5
Calgary .....	2,772,953	3,515,851	126.8	18,594,509	22,739,736	122.3
Edmonton .....	1,987,213	2,751,919	138.5	13,862,759	17,651,506	127.3
Lethbridge .....	127,169	171,301	134.9	841,834	1,027,727	122.1
Medicine Hat .....	47,937	51,666	107.8	331,793	367,661	110.8
Moose Jaw .....	38,773	53,599	138.2	280,509	349,473	124.6
Prince Albert .....	57,449	61,830	107.6	363,241	384,907	106.0
Regina .....	1,121,348	1,122,093	100.1	7,929,400	8,254,613	104.1
Saskatoon .....	280,320	336,334	120.0	1,882,634	2,309,068	122.7
Winnipeg .....	4,169,066	5,221,473	125.2	26,456,629	32,143,385	121.5
<b>Totals - Prairie Provinces</b>	<b>10,659,196</b>	<b>13,352,302</b>	<b>125.3</b>	<b>70,953,393</b>	<b>85,668,703</b>	<b>120.7</b>
<b>British Columbia</b>						
Vancouver .....	5,523,236	8,100,806	146.7	37,954,824	48,178,114	126.9
Victoria .....	831,383	1,238,740	149.0	5,371,583	6,975,229	129.9
<b>Totals - British Columbia ..</b>	<b>6,354,619</b>	<b>9,339,546</b>	<b>147.0</b>	<b>43,326,407</b>	<b>55,153,343</b>	<b>127.3</b>
<b>Grand Totals for Canada ..</b>	<b>89,356,605</b>	<b>116,783,119</b>	<b>130.7</b>	<b>607,121,702</b>	<b>759,953,855</b>	<b>125.2</b>

TABLE 2. Cheques Cashed in 35 Clearing Centres, First Seven Months Representative Years

Year	Canada	Atlantic Provinces	Quebec	Ontario	Prairie Provinces	British Columbia
	thousands of dollars					
1929 .....	26,839,468(1)	465,926	9,416,815	11,010,029	4,186,674	1,760,024
1938 .....	17,051,439	362,164	5,564,383	7,937,676	2,133,114	1,054,102
1943 .....	29,873,334	704,960	8,620,144	13,971,551(2)	4,743,823	1,832,856
1949 .....	48,187,674	1,249,365(3)	13,840,875	20,220,794	8,582,407	4,294,233
1950 .....	54,616,233	1,467,169	15,632,518	23,565,353(4)	9,285,772	4,665,421
1958 .....	124,211,397	2,491,358	35,622,705	57,486,718	19,409,936	9,200,680
1959 .....	142,160,690	2,899,553	39,931,083	68,088,735	21,134,999	10,106,320
1960 .....	155,603,634	3,115,952	45,897,400	73,681,462	22,618,798	10,290,022
1961 .....	165,076,539	3,287,709	49,448,587	75,901,313	25,553,153	10,885,777
1962 .....	182,550,234	3,665,776	53,874,616	84,992,342	26,842,679	13,174,821
1963 .....	204,533,930	4,215,831	61,813,644	92,998,924	31,509,784	13,995,747
1964 .....	234,743,196	4,782,018	71,769,661	107,404,717	34,840,982	15,945,818
1965 .....	270,642,673	5,293,657	81,842,770	126,993,526	38,259,462	18,253,258
1966 .....	294,250,388	6,688,154	89,851,752	133,391,810	42,424,844	21,893,828
1967 .....	329,224,129	7,357,062	103,691,658	146,891,072	47,982,092	23,302,245
1968 .....	348,329,517	8,260,789	100,782,846	162,898,190	51,144,056	25,243,636
1969 .....	409,218,771	9,378,682	113,675,305	199,139,999	55,272,578	31,752,207
1970 .....	446,816,977	11,122,874	115,178,759	227,095,506(5)	61,133,113	32,286,725
1971 .....	493,118,658	11,342,503	129,242,154	253,609,774	62,819,999	36,104,228
1972 .....	591,411,617	12,639,593	160,799,069	303,673,155	70,973,393	43,326,407
1973 .....	741,704,073	14,171,084	183,165,472	403,545,471	85,668,703	55,153,343

(1) Original 33 centres.

(2) St. Catharines data added as of May 1941.

(3) St. John's, Newfoundland data as of April 1949.

(4) Cornwall data as of May 1950.

(5) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 35 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.

TABLE 3. Cheques Cashied - Distributed by Type of Account

Economic area and clearing house centres	Current accounts		Savings accounts		Personal chequing accounts	
	July		July		July	
	1972	1973	1972	1973	1972	1973
thousands of dollars						
<b>Atlantic Provinces</b>						
Charlottetown .....	79,205	95,103	4,237	5,872	4,051	6,090
Fredericton .....	165,563	224,845	7,200	8,413	7,784	8,772
Glace Bay .....	8,700	9,924	1,198	1,375	674	807
Halifax .....	813,176	967,655	30,896	35,625	29,719	36,855
Moncton .....	170,902	222,384	9,128	12,748	7,048	10,629
Saint John .....	246,817	324,477	10,578	12,783	8,234	11,234
St. John's .....	524,137	492,384	35,521	83,460	12,318	16,809
Sydney .....	83,110	181,512	3,716	5,555	3,397	4,453
Totals - Atlantic Provinces	2,091,610	2,518,284	102,474	165,831	73,225	95,649
<b>Quebec</b>						
Chicoutimi .....	87,869	106,753	5,401	7,483	2,762	3,279
Drummondville .....	55,886	74,570	3,760	5,085	666	921
Granby .....	68,337	82,193	3,683	4,093	1,542	2,142
Montreal .....	18,468,423	23,401,484	701,871	750,814	183,020	222,737
Quebec City .....	2,627,655	2,934,339	99,407	86,935	18,011	19,732
St. Hyacinthe .....	73,850	89,520	9,887	11,506	1,080	1,235
Shawinigan Falls .....	25,387	28,314	2,492	2,627	1,036	1,047
Sherbrooke .....	146,892	190,491	10,083	10,961	5,019	5,346
Trois-Rivières .....	85,751	104,826	5,875	5,946	2,294	2,766
Valleyfield .....	32,862	39,018	3,152	3,650	847	1,157
Totals - Quebec	21,672,912	27,051,508	845,611	889,100	216,277	260,362
<b>Ontario</b>						
Brantford .....	146,424	220,580	17,490	16,981	6,395	8,627
Chatham .....	241,980	204,168	6,565	8,887	4,927	6,003
Cornwall .....	90,425	106,103	5,570	6,846	3,745	4,824
Guelph .....	109,165	156,996	11,107	14,069	7,755	9,944
Hamilton .....	1,257,527	1,729,449	85,472	106,727	53,628	67,128
Kingston .....	123,078	159,121	16,159	18,972	13,688	17,525
Kitchener .....	409,913	478,696	24,955	27,962	19,843	22,493
London .....	1,319,772	1,404,495	44,439	50,433	36,123	50,880
Niagara Falls .....	95,792	129,643	7,966	11,000	5,168	5,936
Oshawa .....	849,553	954,157	16,929	22,608	9,464	13,773
Ottawa .....	1,545,370	1,919,712	153,710	124,220	87,744	123,152
Peterborough .....	106,051	131,118	11,937	15,123	8,906	11,279
St. Catharines .....	217,476	251,416	18,441	19,211	11,440	14,397
Sarnia .....	124,723	178,386	9,697	11,169	7,162	10,071
Sault Ste. Marie .....	144,994	521,753	10,043	14,186	7,478	9,080
Sudbury .....	174,615	179,205	24,427	30,475	10,466	11,834
Thunder Bay .....	189,057	199,595	39,513	24,858	12,092	14,987
Timmins .....	42,449	46,985	5,437	5,589	1,940	2,515
Toronto .....	36,721,946	50,262,960	1,437,646	1,424,077	407,305	522,288
Windsor .....	693,082	911,665	52,920	57,425	21,597	26,780
Totals - Ontario	44,603,392	60,146,203	2,000,423	2,010,818	736,866	953,516

TABLE 3. Cheques Cashed - Distributed by Type of Account - Concluded

Economic area and clearing house centres	Current accounts		Savings accounts		Personal chequing accounts	
	July		July		July	
	1972	1973	1972	1973	1972	1973
thousands of dollars						
<b>Prairie Provinces</b>						
Brandon .....	48,700	52,333	3,994	6,908	4,274	6,995
Calgary .....	2,618,721	3,275,669	67,536	92,857	86,696	147,325
Edmonton .....	1,847,342	2,570,479	61,599	79,799	78,272	101,641
Lethbridge .....	112,812	149,938	6,035	9,477	8,322	11,866
Medicine Hat .....	40,384	41,528	3,963	4,906	3,590	5,232
Moose Jaw .....	30,534	42,942	4,372	5,528	3,867	5,129
Prince Albert .....	50,931	49,058	3,067	8,512	3,451	4,260
Regina .....	1,081,802	1,074,838	16,898	23,399	22,648	23,856
Saskatoon .....	249,661	297,882	14,076	16,515	16,583	21,937
Winnipeg .....	4,037,047	4,974,575	73,282	142,842	58,737	104,056
<b>Totals - Prairie Provinces</b>	<b>10,117,934</b>	<b>12,529,242</b>	<b>254,822</b>	<b>390,743</b>	<b>286,440</b>	<b>432,317</b>
<b>British Columbia</b>						
Vancouver .....	5,069,705	7,472,036	240,114	344,701	213,417	284,069
Victoria .....	759,437	1,139,968	37,481	52,818	34,465	45,954
<b>Totals - British Columbia ..</b>	<b>5,829,142</b>	<b>8,612,004</b>	<b>277,595</b>	<b>397,519</b>	<b>247,882</b>	<b>330,023</b>
<b>Grand Totals for Canada ..</b>	<b>84,314,990</b>	<b>110,857,241</b>	<b>3,480,295</b>	<b>3,854,011</b>	<b>1,560,690</b>	<b>2,071,867</b>

TABLE 4. Cheques Cashed Against Current and Savings Accounts

	Current accounts(1)			Savings accounts		
	Cheques cashed	Deposits(2)	Turn-over	Cheques cashed	Savings deposits	Turn-over
	thousands of dollars		%	thousands of dollars		%
1971 .....	885,371,891	7,715,954(3)	114.75	34,090,452	22,798,922(3)	1.50
1972 .....	1,026,938,118	9,095,564(3)	112.91	38,995,127	26,201,294(3)	1.49
1972 - July .....	86,151,233	9,447,294	109.08	3,477,343	27,405,300	1.52
August .....	85,701,715	9,229,159	111.43	3,304,939	27,822,827	1.43
September .....	85,001,150	9,072,554	112.43	3,179,842	28,074,638	1.36
October .....	91,760,010	9,345,840	117.82	3,167,572	28,509,235	1.33
November .....	94,238,803	9,443,932	119.75	4,036,825	28,035,547	1.73
December .....	93,856,959	9,848,957	114.36	3,213,697	27,720,451	1.39
1973 - January .....	99,590,200	9,723,815	122.90	3,382,120	27,840,297	1.46
February .....	90,586,591	9,249,080	117.53	2,887,479	28,477,842	1.22
March .....	103,718,075	9,426,841	132.03	2,984,704	29,039,855	1.23
April .....	103,281,733	10,031,102	123.55	3,527,510	29,484,454	1.43
May .....	115,460,340	10,062,360	134.98	4,173,726	25,610,720	1.95
June .....	110,018,779	10,377,500	127.22	3,649,479	25,862,336	1.69
July .....	112,929,108	10,313,877	131.39	3,854,011	26,106,193	1.77

(1) As of June 1957, includes cheques cashed against personal chequing accounts.

(2) Revised to exclude federal government deposits.

(3) Taken an average during the year.

Note: Turnover in the monthly section is placed on an annual footing.













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## CHEQUES CASHED IN CLEARING CENTRES

AUGUST 1973

With the advent of centralized data processing, Bank Clearing Houses as they were known have been closed down.

The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it will be incorrect to assume that this comparison will remain valid through time.

An examination is currently underway in an attempt to establish boundaries that could be more precisely defined.

The value of cheques cashed in fifty clearing centres in August totalled \$120,271 million, 35.1 % above the value for the corresponding month of 1972. Payments in all of the five economic regions rose in the August comparison. Debits in Quebec increased by 22.3 %, in British Columbia by 44.8 %, in Ontario by 42.8 %, and in the Prairie Provinces by 27.1 %. The Atlantic Provinces showed an increase of 20.5 %.

### The Centres

Of the fifty centres forty-four showed a higher value of cheques cashed than in August 1972. Payments in Montreal rose by 19.3 % and in Toronto by 47.4 %. Payments in Winnipeg increased by 20 % whilst Vancouver increased by 49.5 %.

### First Eight Months

The value of cheques cashed in the first eight months of 1973 was 28.2 % above the value for the same period of 1972. Quebec showed an increase of 20.1 %, British Columbia 29.7 %, Ontario 34.2 %, the Prairie Provinces 21.6 % and the Atlantic Provinces 14.6 %.

### Deposit Turnover

The turnover ratio of current deposits (compiled on an annual basis) was 133.5 % compared with 111.4 for August 1972. The turnover ratio of savings accounts was 1.47 % in comparison with the August 1972 ratio of 1.43.

Business Finance Division

November 1973  
5-4404-509

TABLE 1. Cheques Cashed Against Individual Accounts at the Clearing House Centres in Canada, August 1973 and During the First Eight Months of 1973 with Comparative Figures for 1972

Province and clearing house centres	August			First eight months		
	1972	1973	<u>1973</u> <u>1972</u>	1972	1973	<u>1973</u> <u>1972</u>
	thousands of dollars		%	thousands of dollars		%
<u>Atlantic Provinces</u>						
Charlottetown .....	93,067	104,780	112.59	627,185	747,748	119.22
Fredericton .....	183,613	231,909	126.30	1,432,329	1,777,478	124.09
Glace Bay .....	10,645	12,477	117.20	81,410	87,493	107.47
Halifax .....	819,703	758,707	92.55	6,732,636	7,202,641	106.98
Moncton .....	195,399	247,212	126.51	1,425,129	1,825,726	128.10
Saint John .....	269,011	336,688	125.15	2,072,367	2,472,777	119.32
St. John's .....	499,472	816,811	163.53	4,193,046	4,829,358	115.17
Sydney .....	96,184	102,121	106.17	681,918	823,714	120.79
Totals - Atlantic Provinces ..	2,167,094	2,610,705	120.47	17,246,020	19,766,935	114.61
<u>Quebec</u>						
Chicoutimi .....	100,929	129,118	127.92	699,664	881,177	125.94
Drummondville .....	65,384	89,590	137.02	475,853	617,425	129.75
Granby .....	79,038	101,331	128.20	583,447	717,406	122.95
Montreal .....	19,849,416	23,681,076	119.30	153,706,091	183,377,843	119.30
Quebec City .....	2,853,915	4,041,422	141.60	20,758,354	25,954,710	125.03
St. Hyacinthe .....	91,929	117,295	127.59	695,981	800,197	114.97
Shawinigan Falls .....	31,308	28,892	92.28	242,311	259,337	107.02
Sherbrooke .....	162,949	237,029	145.46	1,263,876	1,792,446	141.82
Trois-Rivières .....	99,952	101,595	101.64	750,478	864,037	115.13
Valleyfield .....	36,614	45,767	124.99	268,757	332,851	123.84
Totals - Quebec .....	23,371,434	28,573,115	122.25	179,444,812	215,597,429	120.14
<u>Ontario</u>						
Brantford .....	149,943	197,730	131.87	1,284,828	1,697,617	132.12
Chatham .....	349,220	232,577	66.59	2,030,805	1,842,075	90.70
Cornwall .....	104,173	93,950	90.18	795,806	789,782	99.24
Guelph .....	133,076	170,126	127.84	1,031,679	1,291,471	125.18
Hamilton .....	1,440,632	1,852,727	128.60	11,258,323	14,294,893	126.97
Kingston .....	159,131	202,872	127.48	1,180,827	1,402,096	118.73
Kitchener .....	377,844	551,342	145.91	3,406,394	4,095,254	120.22
London .....	1,359,995	1,384,658	101.81	8,667,714	10,936,746	126.17
Niagara Falls .....	113,302	133,274	117.62	785,985	975,888	124.16
Oshawa .....	541,519	862,187	159.21	5,601,121	7,239,520	129.25
Ottawa .....	1,704,139	2,135,214	125.29	13,463,287	15,075,634	111.97
Peterborough .....	126,948	142,149	111.97	930,758	1,086,420	116.72
St. Catharines .....	231,180	244,638	105.82	1,737,525	2,027,197	116.67
Sarnia .....	152,003	182,163	119.84	1,137,998	1,312,101	115.29
Sault Ste. Marie .....	124,641	701,160	562.54	1,093,013	3,195,072	292.31
Sudbury .....	205,887	204,711	99.42	1,519,591	1,602,215	105.43
Thunder Bay(1) .....	237,938	260,848	109.62	1,576,784	1,798,639	114.07
Timmins .....	45,849	55,485	121.01	356,618	396,544	111.19
Toronto .....	37,271,675	54,939,941	147.40	294,449,560	402,143,911	136.57
Windsor .....	928,446	800,081	86.17	5,674,755	7,096,033	125.04
Totals - Ontario .....	45,757,541	65,347,833	142.81	357,983,371	480,299,098	134.16

(1) As of January 1970, Fort William and Port Arthur have merged and are now designated as Thunder Bay.

TABLE 1. Cheques Cashed Against Individual Accounts at the Clearing House Centres in Canada, August 1973 and During the First Eight Months of 1973 with Comparative Figures for 1972 - Concluded

Province and clearing house centres	August			First eight months		
	1972	1973	$\frac{1973}{1972}$	1972	1973	$\frac{1973}{1972}$
	thousands of dollars		%	thousands of dollars		%
<b>Prairie Provinces</b>						
Brandon .....	61,284	72,828	118.83	471,369	513,455	108.92
Calgary .....	2,894,341	3,618,272	125.01	21,488,850	26,358,008	122.65
Edmonton .....	2,156,354	2,866,109	132.91	16,019,113	20,517,615	128.08
Lethbridge .....	138,319	164,160	118.68	980,153	1,191,887	121.60
Medicine Hat .....	46,806	55,325	118.20	378,599	422,986	111.72
Moose Jaw .....	41,394	53,738	129.82	321,903	403,211	125.25
Prince Albert .....	59,508	59,658	100.25	422,749	444,565	105.16
Regina .....	811,809	1,308,147	161.13	8,741,209	9,562,760	109.39
Saskatoon .....	299,840	379,845	126.68	2,182,474	2,688,913	123.20
Winnipeg .....	4,259,335	5,109,180	119.95	30,715,964	37,252,565	121.28
<b>Totals - Prairie Provinces</b>	10,768,990	13,687,262	127.09	81,722,383	99,355,965	121.57
<b>British Columbia</b>						
Vancouver .....	5,822,686	8,704,225	149.48	43,777,510	56,882,339	129.93
Victoria .....	1,118,909	1,348,149	120.48	6,490,492	8,323,378	128.23
<b>Totals - British Columbia ..</b>	6,941,595	10,052,374	144.81	50,268,002	65,205,717	129.71
<b>Grand Totals for Canada ..</b>	89,006,654	120,271,289	135.12	686,664,588	880,225,144	128.18

TABLE 2. Cheques Cashed in 35 Clearing Centres, First Eight Months Representative Years

Year	Canada	Atlantic Provinces	Quebec	Ontario	Prairie Provinces	British Columbia
thousands of dollars						
1929 .....	30,506,539 (1)	530,149	10,699,164	12,415,540	4,874,468	1,987,218
1938 .....	19,422,567	415,420	6,344,430	9,010,207	2,440,864 (2)	1,211,646
1943 .....	33,893,599	796,682	9,835,878	15,718,218 (3)	5,452,555	2,090,266
1949 .....	54,634,879	1,447,600 (4)	15,624,258	22,882,771	9,779,849	4,900,401
1950 .....	62,174,493	1,684,993	17,781,534	26,781,881 (5)	10,648,380	5,277,705
1958 .....	141,127,093	2,827,664	40,378,352	65,309,806	22,049,835	10,561,436
1959 .....	161,341,856	3,311,088	45,335,730	77,074,451	24,160,602	11,459,985
1960 .....	177,829,308	3,586,662	52,790,701	83,461,608	26,091,341	11,898,996
1961 .....	189,649,297	3,773,116	56,624,801	87,039,836	29,403,040	12,808,504
1962 .....	209,512,349	4,188,725	61,882,750	97,443,923	30,839,820	15,157,131
1963 .....	232,701,174	4,821,361	70,443,306	105,183,434	35,973,426	16,279,647
1964 .....	265,207,523	5,402,176	80,907,240	121,075,438	39,439,388	18,383,281
1965 .....	308,658,813	6,082,155	93,450,458	144,231,977	43,839,445	21,054,778
1966 .....	336,930,188	7,624,045	103,519,798	151,819,077	48,815,636	25,151,632
1967 .....	374,865,862	8,430,764	117,292,162	167,333,142	54,849,497	26,960,297
1968 .....	400,332,383	9,419,862	116,081,124	187,227,496	58,212,145	29,391,756
1969 .....	464,071,897	10,914,577	128,889,182	225,322,392	62,733,343	36,212,403
1970 .....	510,198,582	12,645,430	133,245,974	257,705,307 (6)	69,869,620	36,732,251
1971 .....	565,265,230	13,036,865	148,038,424	290,234,730	72,287,072	41,668,139
1972 .....	670,436,911	14,423,178	175,728,321	348,295,027	81,722,383	50,268,002
1973 .....	858,873,482	16,330,502	211,124,999	466,856,299	99,355,965	65,205,717

(1) Original 33 centres. (2) Weyburn data added as of 1931. (3) St. Catharines data added as of May 1941. (4) St. John's, Newfoundland data as of April 1949. (5) Cornwall data as of May 1950. (6) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 35 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.



TABLE 3. Cheques Cashied - Distributed by Type of Account

Economic area and clearing house centres	Current accounts		Savings accounts		Personal chequing accounts	
	August		August		August	
	1972	1973	1972	1973	1972	1973
thousands of dollars						
<b>Atlantic Provinces</b>						
Charlottetown .....	84,198	92,114	4,778	6,425	4,091	6,241
Fredericton .....	168,702	214,209	7,552	8,292	7,359	9,408
Glace Bay .....	8,727	9,833	1,278	1,799	640	845
Halifax .....	753,959	683,181	33,492	36,570	32,252	38,956
Moncton .....	178,291	223,400	10,017	10,788	7,091	13,024
Saint John .....	248,535	311,180	12,061	12,300	8,415	13,208
St. John's .....	448,646	753,459	39,375	43,975	11,451	19,377
Sydney .....	87,463	93,300	4,921	4,513	3,800	4,308
Totals - Atlantic Provinces	1,978,521	2,380,676	113,474	124,662	75,099	105,367
<b>Quebec</b>						
Chicoutimi .....	89,139	118,471	8,941	7,322	2,849	3,325
Drummondville .....	60,958	83,622	3,791	5,026	635	942
Granby .....	73,556	94,308	3,953	4,849	1,529	2,174
Montreal .....	18,922,517	22,619,305	707,523	834,476	219,376	227,295
Quebec City .....	2,727,003	3,928,010	107,745	92,776	19,167	20,636
St. Hyacinthe .....	77,495	104,485	13,337	11,824	1,097	986
Shawinigan Falls .....	27,746	25,115	2,587	2,683	975	1,094
Sherbrooke .....	146,516	218,993	10,969	12,150	5,464	5,886
Trois-Rivières .....	91,599	91,931	5,633	6,770	2,720	2,894
Valleyfield .....	32,256	41,163	3,391	3,542	967	1,062
Totals - Quebec	22,248,785	27,325,403	867,870	981,418	254,779	266,294
<b>Ontario</b>						
Brantford .....	129,582	174,935	13,372	15,071	6,989	7,724
Chatham .....	333,635	217,324	10,334	8,944	5,251	6,309
Cornwall .....	94,518	81,413	6,120	8,350	3,535	4,187
Guelph .....	114,718	148,967	10,795	11,519	7,563	9,640
Hamilton .....	1,303,354	1,674,607	85,913	109,155	51,365	68,965
Kingston .....	128,289	163,143	17,531	20,835	13,311	18,894
Kitchener .....	336,058	500,387	24,421	28,298	17,365	22,657
London .....	1,276,126	1,270,343	45,176	53,960	38,693	60,355
Niagara Falls .....	99,636	116,753	8,248	10,144	5,418	6,377
Oshawa .....	515,968	825,507	17,600	22,682	7,951	13,998
Ottawa .....	1,451,100	1,867,898	163,929	140,563	89,110	126,753
Peterborough .....	106,261	116,831	13,114	14,290	7,573	11,028
St. Catharines .....	202,493	212,133	15,208	19,420	13,479	13,085
Sarnia .....	132,275	161,409	11,561	10,878	8,167	9,876
Sault Ste. Marie .....	106,772	677,727	10,150	14,424	7,719	9,009
Sudbury .....	171,376	163,767	23,376	28,927	11,135	12,017
Thunder Bay .....	187,764	219,025	20,231	24,357	29,943	17,466
Timmins .....	38,637	46,145	5,320	7,000	1,892	2,340
Toronto .....	35,684,567	53,153,290	1,178,202	1,273,261	408,906	513,390
Windsor .....	857,570	717,842	47,839	55,710	23,037	26,529
Totals - Ontario	43,270,699	62,509,446	1,728,440	1,877,788	758,402	960,599

TABLE 3. Cheques Cashed - Distributed by Type of Account - Concluded

Economic area and clearing house centres	Current accounts		Savings accounts		Personal chequing accounts	
	August		August		August	
	1972	1973	1972	1973	1972	1973
thousands of dollars						
<b>Prairie Provinces</b>						
Brandon .....	52,242	59,384	4,059	6,845	4,983	6,599
Calgary .....	2,703,800	3,383,967	95,068	112,187	95,473	122,118
Edmonton .....	1,998,904	2,638,211	66,780	88,074	90,670	139,824
Lethbridge .....	122,993	142,544	5,992	9,262	9,334	12,354
Medicine Hat .....	38,966	45,148	3,229	4,766	4,611	5,411
Moose Jaw .....	33,280	41,622	3,834	6,346	4,280	5,770
Prince Albert .....	51,979	50,298	3,250	4,699	4,279	4,661
Regina .....	768,053	1,256,471	22,267	25,421	21,489	26,255
Saskatoon .....	268,687	334,684	13,830	20,716	17,323	24,445
Winnipeg .....	4,101,638	4,868,023	82,616	143,425	75,081	97,732
<b>Totals - Prairie Provinces</b>	<b>10,140,542</b>	<b>12,820,352</b>	<b>300,925</b>	<b>421,741</b>	<b>327,523</b>	<b>445,169</b>
<b>British Columbia</b>						
Vancouver .....	5,346,237	8,089,603	254,699	324,883	221,750	289,739
Victoria .....	1,042,765	1,237,765	39,531	61,413	36,613	48,971
<b>Totals - British Columbia ..</b>	<b>6,389,002</b>	<b>9,327,368</b>	<b>294,230</b>	<b>386,296</b>	<b>258,363</b>	<b>338,710</b>
<b>Grand Totals for Canada ..</b>	<b>84,027,549</b>	<b>114,363,245</b>	<b>3,304,939</b>	<b>3,791,905</b>	<b>1,674,166</b>	<b>2,116,139</b>

TABLE 4. Cheques Cashed Against Current and Savings Accounts

	Current accounts(1)			Savings accounts		
	Cheques cashed	Deposits(2)	Turn-over	Cheques cashed	Savings deposits	Turn-over
	thousands of dollars		%	thousands of dollars		%
1971 .....	885,371,891	7,715,954(3)	114.75	34,090,452	22,798,922(3)	1.50
1972 .....	1,026,938,118	9,095,564(3)	112.91	38,995,127	26,201,294(3)	1.49
1972 - August .....	85,701,715	9,229,159	111.43	3,304,939	27,822,827	1.43
September .....	85,001,150	9,072,554	112.43	3,179,842	28,074,638	1.36
October .....	91,760,010	9,345,840	117.82	3,167,572	28,509,235	1.33
November .....	94,238,803	9,443,932	119.75	4,036,825	28,035,547	1.73
December .....	93,856,959	9,848,957	114.36	3,213,697	27,720,451	1.39
1973 - January .....	99,590,200	9,723,815	122.90	3,382,120	27,840,297	1.46
February .....	90,586,591	9,249,080	117.53	2,887,479	28,477,842	1.22
March .....	103,718,075	9,426,841	132.03	2,984,704	29,039,855	1.23
April .....	103,281,733	10,031,102	123.55	3,527,510	29,484,454	1.43
May .....	115,460,340	10,062,360	134.98	4,173,726	25,610,720	1.95
June .....	110,018,779	10,377,500	127.22	3,649,479	25,862,336	1.69
July .....	112,929,108	10,313,877	131.39	3,854,011	26,106,193	1.77
August .....	116,479,384	10,323,646	133.53	3,791,905	30,938,121	1.47

(1) As of June 1957, includes cheques cashed against personal chequing accounts.

(2) Revised to exclude federal government deposits.

(3) Taken an average during the year.

Note: Turnover in the monthly section reflects turnover on an annual basis.





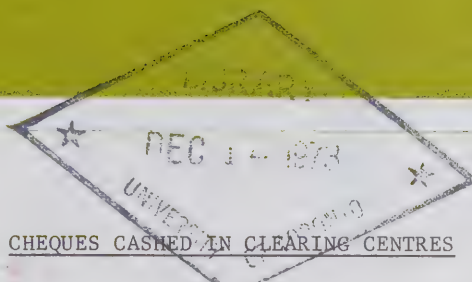






# Statistics Canada Statistique Canada

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SEPTEMBER 1973

With the advent of centralized data processing, Bank Clearing Houses as they were known have been closed down. The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it will be incorrect to assume that this comparison will remain valid through time. An examination is currently underway in an attempt to establish boundaries that could be more precisely defined.

The value of cheques cashed in fifty clearing centres in September totalled 111,716 million, 26.7 % above the value for the corresponding month of 1972. Payments in all of the five economic regions rose in the September comparison. Debits in Quebec increased by 17.9 %, in British Columbia by 29.2 %, in Ontario by 29.9 %, and in the Prairie Provinces by 33.0 %. The Atlantic Provinces showed an increase of 14.6 %.

## The Centres

Of the fifty centres forty-four showed a higher value of cheques cashed than in September 1972. Payments in Montreal rose by 16.6 % and in Toronto by 31.9 %. Payments in Winnipeg increased by 21.7 % whilst Vancouver increased by 29.5 %.

## First Nine Months

The value of cheques cashed in the first nine months of 1973 was 27.9 % above the value for the same period of 1972. Quebec showed an increase of 19.4 %, British Columbia 29.7 %, Ontario 33.7 %, the Prairie Provinces 22.8 % and the Atlantic Provinces 14.6 %.

## Deposit Turnover

The turnover ratio of current deposits (compiled on an annual basis) was 123.7 % compared with 112.4 for September, 1972. The turnover ratio of savings accounts was 1.45 % in comparison with the September 1972 ratio of 1.36.

Business Finance Division

December 1973  
5-4404-509



TABLE 1. Cheques Cashed Against Individual Accounts at the Clearing House Centres in Canada, September 1973 and During the First Nine Months of 1973 with Comparative Figures for 1972

Province and clearing house centres	September			First nine months		
	1972	1973	$\frac{1973}{1972}$	1972	1973	$\frac{1973}{1972}$
	thousands of dollars		%	thousands of dollars		%
<b>Atlantic Provinces</b>						
Charlottetown .....	78,492	98,807	125.88	705,677	846,555	119.96
Fredericton .....	184,138	236,970	128.69	1,616,467	2,014,448	124.62
Glace Bay .....	11,195	12,586	112.43	92,605	100,079	108.07
Halifax .....	802,124	871,695	108.67	7,534,760	8,074,336	107.16
Moncton .....	181,446	228,775	126.08	1,606,575	2,054,501	127.88
Saint John .....	264,541	321,221	121.43	2,336,908	2,793,998	119.56
St. John's .....	592,319	658,942	111.25	4,785,365	5,488,300	114.69
Sydney .....	81,396	87,958	108.06	763,314	911,672	119.44
Totals - Atlantic Provinces ..	2,195,651	2,516,954	114.63	19,441,671	22,283,889	114.62
<b>Quebec</b>						
Chicoutimi .....	91,692	115,743	126.23	791,356	996,920	125.98
Drummondville .....	75,384	77,041	102.20	551,237	694,466	125.98
Granby .....	76,278	93,802	122.97	659,725	811,208	122.96
Montreal .....	19,865,107	23,164,449	116.61	174,384,997	206,542,292	118.44
Quebec City .....	2,262,124	2,929,142	129.49	23,020,478	28,883,852	125.47
St. Hyacinthe .....	89,564	104,437	116.61	785,545	904,634	115.16
Shawinigan Falls .....	24,592	29,484	119.89	266,903	288,821	108.21
Sherbrooke .....	164,988	199,730	121.06	1,428,864	1,992,176	139.42
Trois-Rivières .....	97,613	104,731	107.29	848,091	968,768	114.23
Valleyfield .....	34,160	43,733	128.02	302,917	376,584	124.32
Totals - Quebec .....	22,781,502	26,862,292	117.91	203,040,113	242,459,721	119.42
<b>Ontario</b>						
Brantford .....	152,020	186,428	122.63	1,436,848	1,884,045	131.12
Chatham .....	241,721	216,795	89.69	2,272,526	2,058,870	90.60
Cornwall .....	92,145	91,762	99.58	887,951	881,544	99.28
Guelph .....	138,348	168,890	122.08	1,170,027	1,460,361	124.81
Hamilton .....	1,415,358	1,747,777	123.49	12,673,681	16,042,670	126.58
Kingston .....	157,870	185,276	117.36	1,338,697	1,587,372	118.58
Kitchener .....	407,963	540,589	132.51	3,814,357	4,635,843	121.54
London .....	1,314,136	1,294,057	98.47	9,981,850	12,230,803	122.53
Niagara Falls .....	112,679	129,399	114.84	898,664	1,105,287	122.99
Oshawa .....	605,893	758,396	125.17	6,207,014	7,997,916	128.85
Ottawa .....	1,662,590	1,960,397	117.92	15,125,877	17,036,031	112.63
Peterborough .....	129,593	129,240	99.73	1,060,351	1,215,660	114.65
St. Catharines .....	227,413	247,766	108.95	1,964,938	2,274,963	115.78
Sarnia .....	131,297	149,629	113.96	1,269,295	1,461,730	115.16
Sault Ste. Marie .....	147,392	651,405	441.95	1,240,405	3,846,477	310.10
Sudbury .....	200,422	206,195	102.88	1,720,013	1,808,410	105.14
Thunder Bay(1) .....	214,428	224,388	104.64	1,791,212	2,023,027	112.95
Timmins .....	50,274	50,245	99.94	406,892	446,789	109.81
Toronto .....	39,022,122	51,466,286	131.89	333,471,682	453,610,197	136.03
Windsor .....	681,516	761,563	111.75	6,356,271	7,857,586	123.62
Totals - Ontario .....	47,105,180	61,166,483	129.85	405,088,551	541,465,581	133.67

(1) As of January 1970, Fort William and Port Arthur have merged and are now designated as Thunder Bay.

TABLE 1. Cheques Cashed Against Individual Accounts at the Clearing House Centres in Canada, September 1973 and During the First Nine Months of 1973 with Comparative Figures for 1972 - Concluded

Province and clearing house centres	September			First nine months		
	1972	1973	$\frac{1973}{1972}$	1972	1973	$\frac{1973}{1972}$
	thousands of dollars		%	thousands of dollars		%
<b>Prairie Provinces</b>						
Brandon .....	56,453	61,213	108.43	527,822	574,668	108.88
Calgary .....	2,720,547	3,514,343	129.18	24,209,397	29,872,351	123.39
Edmonton .....	1,857,753	2,629,915	141.56	17,876,866	23,147,530	129.48
Lethbridge .....	120,362	145,646	121.01	1,100,515	1,337,533	121.54
Medicine Hat .....	44,406	54,500	122.73	423,005	477,486	112.88
Moose Jaw .....	37,257	48,398	129.90	359,160	451,609	125.74
Prince Albert .....	60,949	51,652	84.75	483,698	496,217	102.59
Regina .....	699,470	1,422,975	203.44	9,440,679	10,985,735	116.37
Saskatoon .....	288,549	341,468	118.34	2,471,023	3,030,381	122.64
Winnipeg .....	3,937,711	4,792,643	121.71	34,653,675	42,045,208	121.33
<b>Totals - Prairie Provinces</b>	<b>9,823,457</b>	<b>13,062,753</b>	<b>132.98</b>	<b>91,545,840</b>	<b>112,418,718</b>	<b>122.80</b>
<b>British Columbia</b>						
Vancouver .....	5,490,594	7,109,241	129.48	49,268,104	63,991,580	129.88
Victoria .....	784,608	998,372	127.24	7,275,100	9,321,750	128.13
<b>Totals - British Columbia ..</b>	<b>6,275,202</b>	<b>8,107,613</b>	<b>129.20</b>	<b>56,543,204</b>	<b>73,313,330</b>	<b>129.66</b>
<b>Grand Totals for Canada ..</b>	<b>88,180,992</b>	<b>111,716,095</b>	<b>126.69</b>	<b>775,659,379</b>	<b>991,941,239</b>	<b>127.88</b>

TABLE 2. Cheques Cashed in 35 Clearing Centres, First Nine Months Representative Years

Year	Canada	Atlantic Provinces	Quebec	Ontario	Prairie Provinces	British Columbia
	thousands of dollars					
1929 .....	33,976,112(1)	590,227	11,946,822	13,804,421	5,424,024	2,210,618
1938 .....	22,077,381	467,856	7,148,017	10,032,718	3,031,420(2)	1,397,370
1943 .....	38,378,603	892,190	11,010,506	17,877,238(3)	6,222,344	2,376,325
1949 .....	62,290,382	1,644,437(4)	17,826,071	25,755,193	11,576,394	5,488,287
1950 .....	70,921,290	1,912,962	20,156,823	30,676,688(5)	12,169,870	6,004,947
1958 .....	159,617,584	3,217,578	45,567,254	74,059,831	24,954,171	11,818,750
1959 .....	181,195,596	3,741,712	51,182,715	85,971,073	27,437,547	12,862,549
1960 .....	199,415,402	4,059,454	59,068,261	93,220,988	29,669,372	13,397,327
1961 .....	213,494,238	4,266,777	63,421,573	97,816,447	33,091,982	14,897,459
1962 .....	233,192,788	4,700,964	69,008,634	107,984,156	34,453,658	17,045,376
1963 .....	260,522,002	5,407,179	78,708,319	117,581,954	40,529,341	18,295,209
1964 .....	298,525,408	6,081,422	90,888,517	135,735,850	44,397,915	21,421,704
1965 .....	348,637,297	6,856,973	105,569,261	162,086,944	49,741,326	24,382,793
1966 .....	381,152,838	8,556,990	117,337,485	171,873,401	55,098,147	28,286,815
1967 .....	418,493,971	9,433,066	129,990,573	187,214,417	61,524,870	30,331,045
1968 .....	451,278,305	10,539,425	131,894,468	209,847,396	65,595,099	33,401,917
1969 .....	523,357,238	12,478,006	145,233,527	253,031,470	71,444,956	41,169,279
1970 .....	578,012,021	14,228,352	150,809,406	291,716,401(6)	79,497,626	41,760,236
1971 .....	639,194,940	14,632,935	167,167,142	328,402,866	81,779,056	47,212,941
1972 .....	756,391,421	16,263,608	197,733,002	394,305,767	91,545,840	56,543,204
1973 .....	967,720,488	18,411,135	237,418,320	526,158,985	112,418,718	73,313,330

(1) Original 33 centres. (2) Weyburn data added as of 1931. (3) St. Catharines data added as of May 1941. (4) St. John's, Newfoundland data as of April 1949. (5) Cornwall data as of May 1950. (6) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 35 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.

TABLE 3. Cheques Cashed - Distributed by Type of Account

Economic area and clearing house centres	Current accounts		Savings accounts		Personal chequing accounts	
	September		September		September	
	1972	1973	1972	1973	1972	1973
thousands of dollars						
<b>Atlantic Provinces</b>						
Charlottetown .....	69,857	86,815	4,649	6,129	3,986	5,863
Fredericton .....	168,469	221,467	8,151	7,723	7,518	7,780
Glance Bay .....	9,523	10,216	1,083	1,406	589	964
Halifax .....	739,616	798,572	31,145	35,215	31,363	37,908
Moncton .....	165,411	206,654	8,853	12,293	7,182	9,828
Saint John .....	245,273	297,900	11,310	11,995	7,958	11,326
St. John's .....	541,636	597,470	37,846	44,621	12,837	16,851
Sydney .....	72,994	79,177	4,746	4,637	3,656	4,144
Totals - Atlantic Provinces	2,012,779	2,298,271	107,783	124,019	75,089	94,664
<b>Quebec</b>						
Chicoutimi .....	82,499	106,187	6,242	6,566	2,951	2,990
Drummondville .....	71,193	71,906	3,476	4,251	715	884
Granby .....	70,506	86,398	4,181	5,366	1,591	2,038
Montreal .....	19,040,991	22,120,895	646,794	827,828	177,322	215,726
Quebec City .....	2,094,057	2,815,596	150,414	94,514	17,653	19,032
St. Hyacinthe .....	80,471	92,686	8,078	10,597	1,015	1,154
Shawinigan Falls .....	21,847	25,700	1,977	2,761	768	1,023
Sherbrooke .....	148,095	182,965	11,933	11,371	4,960	5,394
Trois-Rivières .....	89,996	96,081	5,344	5,857	2,273	2,793
Valleyfield .....	30,427	39,100	2,860	3,660	873	973
Totals - Quebec	21,730,082	25,637,514	841,299	972,771	210,121	252,007
<b>Ontario</b>						
Brantford .....	134,590	166,387	11,002	12,262	6,428	7,779
Chatham .....	230,937	201,658	6,085	9,225	4,699	5,912
Cornwall .....	83,302	80,832	5,197	6,737	3,646	4,193
Guelph .....	119,514	147,886	10,864	11,613	7,970	9,391
Hamilton .....	1,274,774	1,589,188	84,757	100,323	55,827	58,266
Kingston .....	124,839	142,552	18,347	25,451	14,684	17,273
Kitchener .....	369,249	493,725	21,712	24,800	17,002	22,064
London .....	1,233,423	1,193,559	42,416	56,327	38,297	44,171
Niagara Falls .....	99,172	113,327	8,627	10,686	4,880	5,386
Oshawa .....	579,109	721,910	17,598	23,691	9,186	12,795
Ottawa .....	1,461,089	1,727,637	121,565	113,900	79,936	118,860
Peterborough .....	109,560	104,170	11,801	13,585	8,232	11,485
St. Catharines .....	201,447	214,503	15,705	20,076	10,261	13,187
Sarnia .....	114,501	131,483	9,129	9,929	7,667	8,217
Sault Ste. Marie .....	126,950	629,698	13,015	13,460	7,427	8,247
Sudbury .....	164,496	163,064	24,158	31,099	11,768	12,032
Thunder Bay .....	173,638	181,108	28,788	27,931	12,002	15,349
Timmins .....	42,552	42,072	5,591	5,725	2,131	2,448
Toronto .....	37,456,496	49,689,048	1,157,366	1,255,147	408,260	522,091
Windsor .....	614,167	684,004	44,955	54,010	22,394	23,549
Totals - Ontario	44,713,805	58,417,811	1,658,678	1,825,977	732,697	922,695



TABLE 3. Cheques Cashed - Distributed by Type of Account - Concluded

Economic area and clearing house centres	Current accounts		Savings accounts		Personal chequing accounts	
	September		September		September	
	1972	1973	1972	1973	1972	1973
thousands of dollars						
<b>Prairie Provinces</b>						
Brandon .....	47,332	48,259	4,406	6,624	4,715	6,330
Calgary .....	2,543,554	3,299,195	88,018	107,836	88,975	107,312
Edmonton .....	1,712,649	2,403,875	60,238	98,288	84,866	127,752
Lethbridge .....	106,301	123,557	5,814	10,327	8,247	11,762
Medicine Hat .....	36,478	44,102	3,352	4,906	4,576	5,492
Moose Jaw .....	29,335	37,187	3,857	6,014	4,065	5,197
Prince Albert .....	53,857	42,565	3,612	3,632	3,480	5,455
Regina .....	655,778	1,370,739	22,155	28,634	21,537	23,602
Saskatoon .....	257,353	298,586	15,219	20,309	15,977	22,573
Winnipeg .....	3,789,204	4,499,735	77,726	200,866	70,781	92,042
<b>Totals - Prairie Provinces</b>	<b>9,231,841</b>	<b>12,167,800</b>	<b>284,397</b>	<b>487,436</b>	<b>307,219</b>	<b>407,517</b>
<b>British Columbia</b>						
Vancouver .....	5,032,406	6,533,271	244,974	319,164	213,214	256,806
Victoria .....	708,455	895,263	42,711	57,001	33,442	46,108
<b>Totals - British Columbia ..</b>	<b>5,740,861</b>	<b>7,428,534</b>	<b>287,685</b>	<b>376,165</b>	<b>246,656</b>	<b>302,914</b>
<b>Grand Totals for Canada ..</b>	<b>83,429,368</b>	<b>105,949,930</b>	<b>3,179,842</b>	<b>3,786,368</b>	<b>1,571,782</b>	<b>1,979,797</b>

TABLE 4. Cheques Cashed Against Current and Savings Accounts

	Current accounts(1)			Savings accounts		
	Cheques cashed	Deposits(2)	Turn-over	Cheques cashed	Savings deposits	Turn-over
	thousands of dollars		%	thousands of dollars		%
1971 .....	885,371,891	7,715,954(3)	114.75	34,090,452	22,798,922(3)	1.50
1972 .....	1,026,938,118	9,095,564(3)	112.91	38,995,127	26,201,294(3)	1.49
1972 - September .....	85,001,150	9,072,554	112.43	3,179,842	28,074,638	1.36
October .....	91,760,010	9,345,840	117.82	3,167,572	28,509,235	1.33
November .....	94,238,803	9,443,932	119.75	4,036,825	28,035,547	1.73
December .....	93,856,959	9,848,957	114.36	3,213,697	27,720,451	1.39
1973 - January .....	99,590,200	9,723,815	122.90	3,382,120	27,840,297	1.46
February .....	90,586,591	9,249,080	117.53	2,887,479	28,477,842	1.22
March .....	103,718,075	9,426,841	132.03	2,984,704	29,039,855	1.23
April .....	103,281,733	10,031,102	123.55	3,527,510	29,484,454	1.43
May .....	115,460,340	10,062,360	134.98	4,173,726	25,610,720	1.95
June .....	110,018,779	10,377,500	127.22	3,649,479	25,862,336	1.69
July .....	112,929,108	10,313,877	131.39	3,854,011	26,106,193	1.77
August .....	116,479,384	10,323,646	133.53	3,791,905	30,938,121	1.47
September .....	107,929,727	10,609,467	123.74	3,786,368	31,399,352	1.45

(1) As of June 1957, includes cheques cashed against personal chequing accounts.

(2) Revised to exclude federal government deposits.

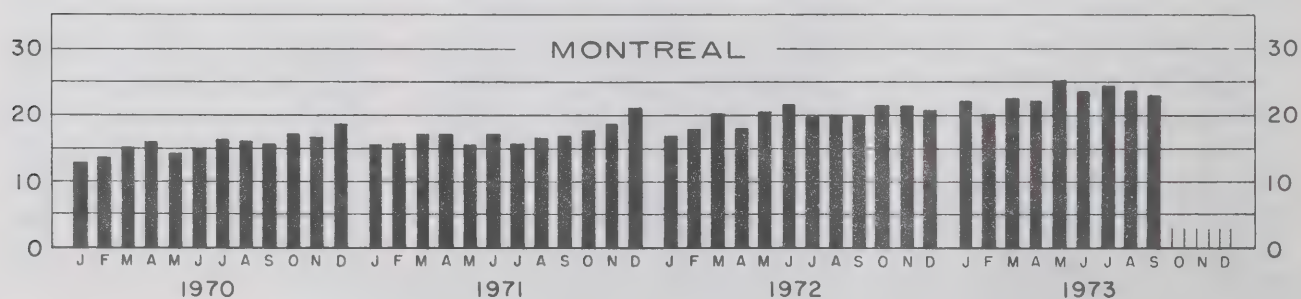
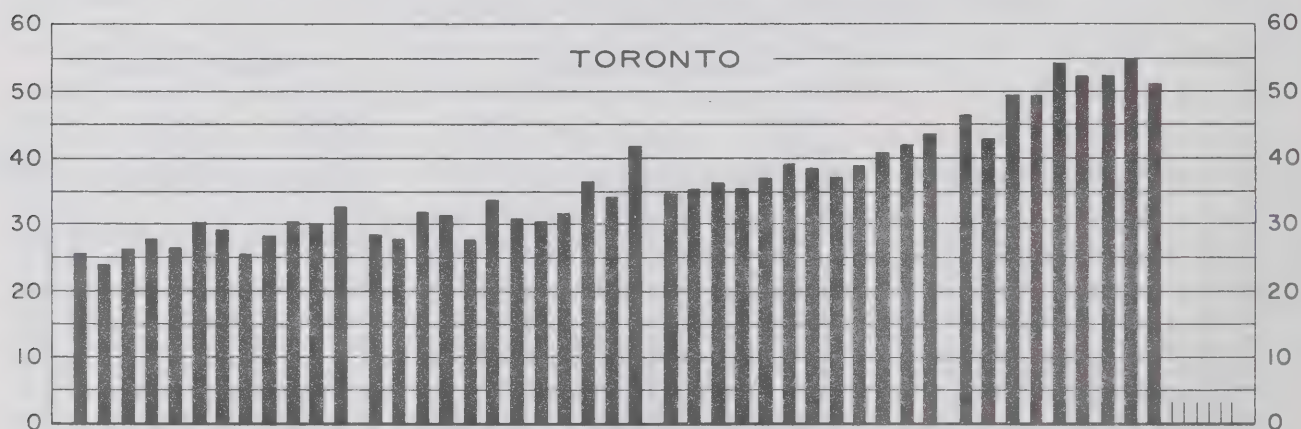
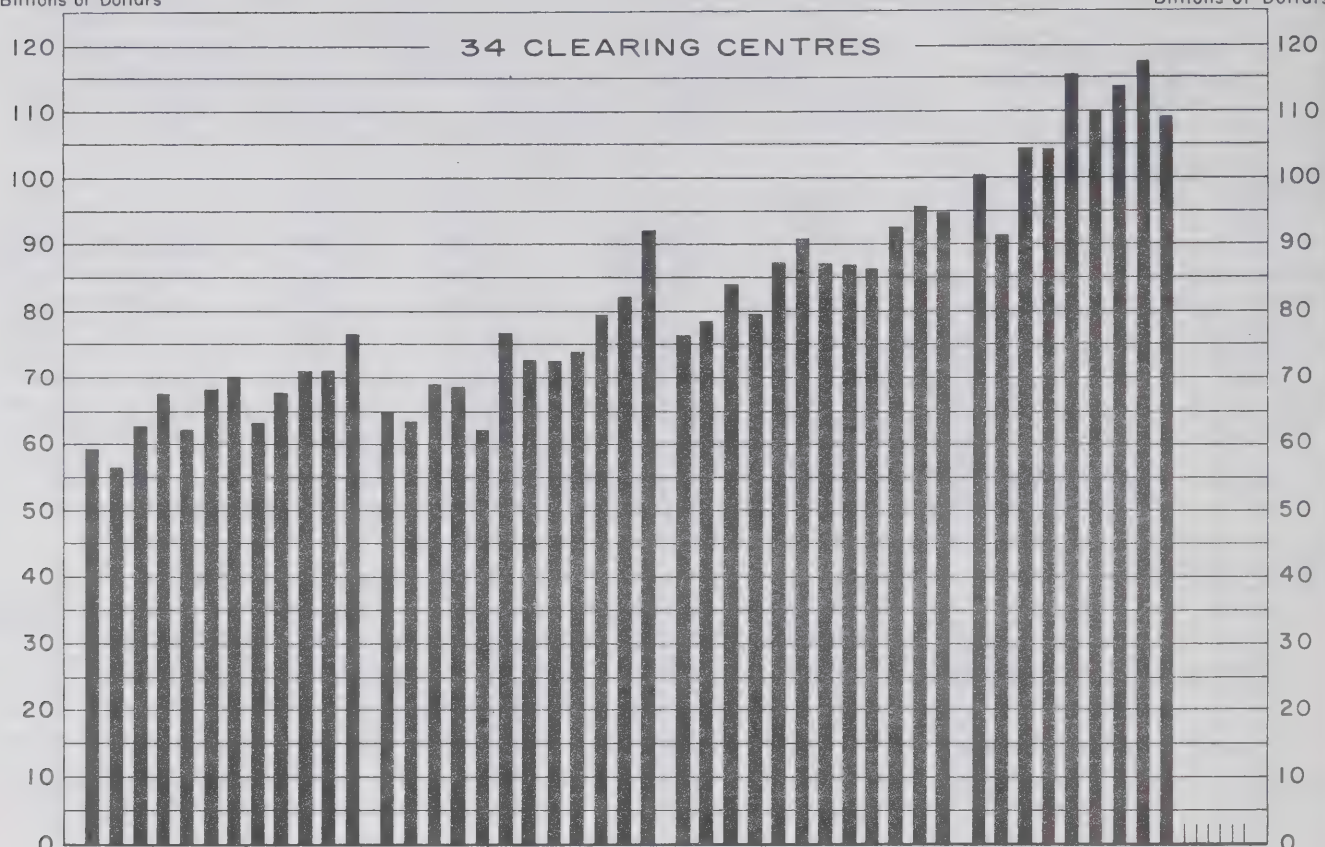
(3) Taken an average during the year.

Note: Turnover in the monthly section reflects turnover on an annual basis.

# VALUE OF CHEQUES CASHED CANADA

Billions of Dollars

Billions of Dollars











# Statistics Canada Statistique Canada

Price: 20 cents, \$2.00 a year

## CHEQUES CASHED IN CLEARING CENTRES

OCTOBER 1973

With the advent of centralized data processing, Bank Clearing Houses as they were known have been closed down. The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it would be incorrect to assume that this comparison will remain valid through time. An examination is currently underway in an attempt to establish boundaries that could be more precisely defined.

The value of cheques cashed in fifty clearing centres in October totalled 133,840 million, 41.0 % above the value for the corresponding month of 1972. Payments in all of the five economic regions rose in the October comparison. Debits increased in the Atlantic Provinces by 17.6 %, Quebec by 29.4 %, Ontario by 48.3 %, the Prairie Provinces by 42.1 % and British Columbia by 36.6 %.

### The Centres

All fifty centres showed a higher value of cheques cashed than in October, 1972. In respect of the major centres, payments increased in Montreal by 26.3 %, Toronto by 51.8 %, Winnipeg by 34.9 % and Vancouver by 39.9 %.

### First Ten Months

During the first ten months of 1973, the value of cheques cashed was 29.3 % higher than the value of cheques cashed for the corresponding period in 1972. The increase in the Atlantic Provinces amounted to 14.9 %, Quebec 20.5 %, Ontario 35.3 %, the Prairie Provinces 24.8 % and British Columbia 30.4%.

### Deposit Turnover

The turnover ratio of current deposits (compiled on an annual basis) was 147.2 % compared to 115.4 % for October, 1972. The turnover ratio of savings accounts was 1.54 as compared to the October 1972 ratio of 1.32.

Business Finance Division

January - 1974 - Janvier  
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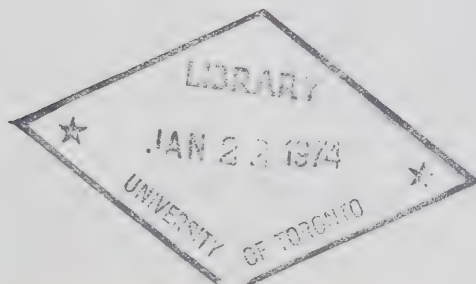


TABLE 1. Cheques Cashed Against Individual Accounts at the Clearing House Centres in Canada

Province and clearing house centres	October			First ten months		
	1972	1973	<u>1973</u> <u>1972</u>	1972	1973	<u>1973</u> <u>1972</u>
thousands of dollars						
<u>Atlantic Provinces</u>						
Charlottetown .....	81,260	100,563	123.8	786,937	947,118	120.4
Fredericton .....	257,490	271,513	105.4	1,873,957	2,285,961	122.0
Glace Bay .....	10,561	13,931	131.9	103,166	114,010	110.5
Halifax .....	816,429	1,007,358	123.4	8,351,189	9,081,694	108.7
Moncton .....	199,621	237,820	119.1	1,806,196	2,292,321	126.9
Saint John .....	280,313	338,071	120.6	2,617,221	3,132,069	119.7
St. John's .....	594,790	653,765	109.9	5,380,155	6,142,065	114.2
Sydney .....	75,469	101,245	134.2	838,783	1,012,917	120.8
Totals - Atlantic Provinces	2,315,933	2,724,266	117.6	21,757,604	25,008,155	114.9
<u>Quebec</u>						
Chicoutimi .....	95,244	128,402	134.8	886,600	1,125,322	126.9
Drummondville .....	72,955	94,305	129.3	624,192	788,771	126.4
Granby .....	79,012	102,716	130.0	738,737	913,924	123.7
Montreal .....	21,443,473	27,078,768	126.3	195,828,470	233,621,060	119.3
Quebec City .....	2,717,246	4,177,821	153.8	25,737,724	33,061,673	128.5
St. Hyacinthe .....	99,810	127,543	127.8	885,355	1,032,177	116.6
Shawinigan Falls .....	34,400	38,416	111.7	301,303	327,237	108.6
Sherbrooke .....	185,942	238,991	128.5	1,614,806	2,231,167	144.4
Trois-Rivières .....	101,194	133,782	132.2	949,285	1,102,550	116.1
Valleyfield .....	38,573	52,479	136.1	341,490	429,063	125.6
Totals - Quebec	24,867,849	32,173,223	129.4	227,907,962	274,632,944	120.5
<u>Ontario</u>						
Brantford .....	171,998	234,212	136.2	1,608,846	2,118,257	131.7
Chatham .....	320,605	359,631	112.2	2,593,131	2,418,501	93.3
Cornwall .....	95,308	107,409	112.7	983,259	988,953	100.6
Guelph .....	143,887	210,319	146.2	1,313,914	1,670,680	127.2
Hamilton .....	1,529,899	1,883,369	123.1	14,203,580	17,926,039	126.2
Kingston .....	169,149	198,744	117.5	1,507,846	1,786,116	118.5
Kitchener .....	487,963	631,217	129.4	4,302,320	5,267,060	122.4
London .....	1,215,227	1,612,371	132.7	11,197,077	13,843,174	123.6
Niagara Falls .....	82,339	150,585	182.9	981,003	1,255,872	128.0
Oshawa .....	817,032	1,129,939	138.3	7,024,046	9,127,855	130.0
Ottawa .....	1,749,658	2,025,012	115.7	16,875,535	19,061,043	113.0
Peterborough .....	129,820	153,468	118.2	1,190,171	1,369,128	115.0
St. Catharines .....	252,212	286,100	113.4	2,217,150	2,561,063	115.5
Sarnia .....	140,121	185,145	132.1	1,409,416	1,646,875	116.8
Sault Ste. Marie .....	209,380	859,156	410.3	1,449,785	4,705,633	324.6
Sudbury .....	207,032	239,584	115.7	1,927,045	2,047,994	106.3
Thunder Bay .....	230,482	260,726	113.1	2,021,694	2,283,753	113.0
Timmins .....	44,820	55,586	124.0	451,712	502,375	111.2
Toronto .....	40,977,901	62,185,583	151.8	374,449,583	515,795,780	137.7
Windsor .....	849,115	1,105,982	130.3	7,205,386	8,963,568	124.4
Totals - Ontario	49,823,948	73,874,138	148.3	454,912,499	615,339,719	135.3



TABLE 1. Cheques Cashed Against Individual Accounts at the Clearing House Centres in Canada

Province and clearing house centres	October			First ten months		
	1972	1973	$\frac{1973}{1972}$	1972	1973	$\frac{1973}{1972}$
thousands of dollars						
<b>Prairie Provinces</b>						
Brandon .....	64,448	75,841	117.1	592,270	650,509	109.8
Calgary .....	2,865,001	4,181,333	145.9	27,074,398	34,053,684	125.8
Edmonton .....	2,107,308	3,292,514	156.2	19,984,174	26,440,044	132.3
Lethbridge .....	129,411	180,580	139.5	1,229,926	1,518,113	123.4
Medicine Hat .....	51,433	73,833	143.6	474,438	551,319	116.2
Moose Jaw .....	46,959	57,171	121.7	406,119	508,780	125.3
Prince Albert .....	54,653	71,002	129.9	538,351	567,219	105.4
Regina .....	1,009,862	1,369,432	135.6	10,450,541	12,355,167	118.2
Saskatoon .....	300,676	418,179	139.1	2,771,699	3,448,560	124.4
Winnipeg .....	4,216,562	5,688,798	134.9	38,870,237	47,734,006	122.8
<b>Totals - Prairie Provinces</b>	<b>10,846,313</b>	<b>15,408,683</b>	<b>142.1</b>	<b>102,392,153</b>	<b>127,827,401</b>	<b>124.8</b>
<b>British Columbia</b>						
Vancouver .....	6,160,507	8,620,206	139.9	55,428,611	72,611,786	131.0
Victoria .....	913,032	1,039,934	113.9	8,188,132	10,361,684	126.5
<b>Totals - British Columbia ..</b>	<b>7,073,539</b>	<b>9,660,140</b>	<b>136.6</b>	<b>63,616,743</b>	<b>82,973,470</b>	<b>130.4</b>
<b>Grand Totals for Canada ..</b>	<b>94,927,582</b>	<b>133,840,450</b>	<b>141.0</b>	<b>870,586,961</b>	<b>1,125,781,689</b>	<b>129.3</b>

TABLE 2. Cheques Cashed in 34 Clearing Centres, First ten months  
Representative Years

Year	Canada	Atlantic Provinces	Quebec	Ontario	Prairie Provinces	British Columbia
thousands of dollars						
1929 .....	38,689,584(1)	663,987	13,663,151	15,447,274	6,448,569	2,466,603
1938 .....	25,053,159	520,571	8,093,224	11,193,042	3,661,934(2)	1,584,388
1943 .....	43,032,810	997,868	12,281,808	19,970,294(3)	7,116,629	2,666,211
1949 .....	70,618,439	1,845,695(4)	20,025,826	29,081,733	13,473,395	6,191,790
1950 .....	80,312,787	2,145,466	22,913,712	34,536,273(5)	13,932,196	6,785,140
1959 .....	203,081,528	4,165,820	57,239,668	96,449,937	30,905,953	14,320,150
1960 .....	222,165,799	4,505,666	65,865,272	103,492,318	33,428,124	14,874,419
1961 .....	238,833,346	4,770,076	70,805,503	109,488,996	37,231,473	16,537,298
1962 .....	264,873,481	5,294,557	78,865,622	122,575,384	39,149,231	18,988,687
1963 .....	293,648,815	6,054,068	88,817,948	132,136,229	46,166,629	20,473,941
1964 .....	336,992,343	6,804,434	102,730,603	153,460,327	50,085,728	23,911,251
1965 .....	387,557,797	7,673,655	117,926,669	179,144,392	55,698,380	27,114,701
1966 .....	425,264,890	9,449,451	131,445,540	191,375,988	61,621,956	31,371,955
1967 .....	468,039,464	10,513,914	144,770,817	210,081,992	68,742,131	33,930,610
1968 .....	506,813,966	11,898,780	148,556,565	234,961,503	73,742,169	37,654,949
1969 .....	586,862,285	14,091,431	161,654,302	284,564,954	80,420,238	46,131,360
1970 .....	648,958,819	15,845,540	169,929,108	327,854,299(6)	88,696,031	46,633,841
1971 .....	721,019,430	16,288,292	189,306,042	371,520,687	91,442,136	52,462,273
1972 .....	848,577,776	18,154,761	221,692,693	442,721,426	102,392,153	63,616,743
1973 .....	1,097,870,381	20,648,149	268,913,900	597,507,461	127,827,401	82,973,470

(1) Original 33 centres. (2) Weyburn data added as of 1931. (3) St. Catharines data added as of May 1941. (4) St. John's, Newfoundland data as of April 1949. (5) Cornwall data as of May 1950. (6) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 35 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.

TABLE 3. Cheques Cashed - Distributed by Type of Account

Economic area and clearing house centres	Current accounts		Savings accounts		Personal chequing accounts	
	October		October		October	
	1972	1973	1972	1973	1972	1973
thousands of dollars						
<u>Atlantic Provinces</u>						
Charlottetown .....	71,824	88,661	5,207	5,587	4,229	6,315
Fredericton .....	242,006	251,994	7,887	9,369	7,597	10,150
Glace Bay .....	8,710	11,083	1,158	1,853	693	995
Halifax .....	754,403	924,699	30,970	38,659	31,056	44,000
Moncton .....	176,070	214,174	15,409	11,511	8,142	12,135
Saint John .....	260,413	312,995	10,114	13,344	9,786	11,732
St. John's .....	540,725	554,016	40,386	79,586	13,679	20,163
Sydney .....	67,934	91,986	3,948	4,897	3,587	4,362
Totals - Atlantic Provinces	2,122,085	2,449,608	115,079	164,806	78,769	109,852
<u>Quebec</u>						
Chicoutimi .....	86,307	117,001	5,965	7,883	2,972	3,518
Drummondville .....	67,705	87,140	4,301	6,061	949	1,104
Granby .....	72,914	94,210	4,383	6,338	1,715	2,168
Montreal .....	20,574,383	25,754,296	674,945	1,070,999	194,145	253,473
Quebec City .....	2,617,616	4,062,836	81,707	93,422	17,923	21,563
St. Hyacinthe .....	87,745	109,650	10,857	16,594	1,208	1,299
Shawinigan Falls .....	30,834	34,176	2,164	3,205	1,402	1,035
Sherbrooke .....	170,519	220,771	10,326	12,163	5,097	6,057
Trois-Rivières .....	93,385	123,989	5,556	6,694	2,253	3,099
Valleyfield .....	34,288	46,917	3,305	4,377	980	1,185
Totals - Quebec	23,835,696	30,650,986	803,509	1,227,736	228,644	294,501
<u>Ontario</u>						
Brantford .....	149,885	209,679	14,255	15,461	7,858	9,072
Chatham .....	308,316	339,982	6,490	11,502	5,799	8,147
Cornwall .....	86,354	94,680	5,323	7,724	3,631	5,005
Guelph .....	124,841	186,664	10,758	12,692	8,288	10,963
Hamilton .....	1,388,940	1,707,196	86,405	109,956	54,554	66,217
Kingston .....	135,313	157,380	18,618	22,295	15,218	19,069
Kitchener .....	445,228	562,125	23,381	44,763	19,354	24,329
London .....	1,131,650	1,508,399	43,034	55,661	40,543	48,311
Niagara Falls .....	69,833	133,990	7,623	10,003	4,883	6,592
Oshawa .....	791,482	1,089,926	15,742	24,962	9,808	15,051
Ottawa .....	1,554,464	1,760,011	110,645	135,175	84,549	129,826
Peterborough .....	108,486	125,710	12,439	15,231	8,895	12,527
St. Catharines .....	223,296	250,121	17,350	21,243	11,566	14,736
Sarnia .....	123,650	163,239	8,610	11,395	7,861	10,511
Sault Ste. Marie .....	190,935	834,682	10,728	15,178	7,717	9,296
Sudbury .....	171,717	196,553	23,457	30,929	11,858	12,102
Thunder Bay .....	197,232	216,276	20,923	26,840	12,327	17,610
Timmins .....	38,010	47,004	4,903	5,841	1,907	2,741
Toronto .....	39,316,197	60,464,707	1,185,722	1,173,770	475,982	547,106
Windsor .....	773,845	1,022,755	52,700	55,128	22,570	28,099
Totals - Ontario	47,329,674	71,071,079	1,679,106	1,805,749	815,168	997,310

TABLE 3. Cheques Cashed - Distributed by Type of Account - Concluded

Economic area and clearing house centres	Current accounts		Savings accounts		Personal chequing accounts	
	October		October		October	
	1972	1973	1972	1973	1972	1973
thousands of dollars						
<b>Prairie Provinces</b>						
Brandon .....	55,388	60,851	3,940	7,868	5,120	7,122
Calgary .....	2,689,431	3,956,267	77,847	97,922	97,723	127,144
Edmonton .....	1,943,213	3,051,266	77,081	98,679	87,014	142,569
Lethbridge .....	113,945	155,346	6,394	11,048	9,072	14,186
Medicine Hat .....	42,351	60,414	3,983	5,763	5,099	7,656
Moose Jaw .....	37,459	44,907	4,687	6,011	4,813	6,253
Prince Albert .....	48,182	62,237	2,702	3,857	3,769	4,908
Regina .....	968,689	1,315,394	20,070	26,642	21,103	27,396
Saskatoon .....	268,016	371,911	14,327	21,683	18,333	24,585
Winnipeg .....	4,060,395	5,344,288	75,254	231,202	80,913	113,308
<b>Totals - Prairie Provinces</b>	<b>10,227,069</b>	<b>14,422,881</b>	<b>286,285</b>	<b>510,675</b>	<b>332,959</b>	<b>475,127</b>
<b>British Columbia</b>						
Vancouver .....	5,642,868	7,931,685	245,761	379,421	271,878	309,100
Victoria .....	839,297	927,900	37,832	59,999	35,903	52,035
<b>Totals - British Columbia ..</b>	<b>6,482,165</b>	<b>8,859,585</b>	<b>283,593</b>	<b>439,420</b>	<b>307,781</b>	<b>361,135</b>
<b>Grand Totals for Canada ..</b>	<b>89,996,689</b>	<b>127,454,139</b>	<b>3,167,572</b>	<b>4,148,386</b>	<b>1,763,321</b>	<b>2,237,925</b>

TABLE 4. Cheques Cashed Against Current and Savings Accounts

	Current accounts(1)			Savings accounts		
	Cheques cashed	Deposits(2)	Turn-over	Cheques cashed	Savings deposits	Turn-over
	thousands of dollars		%	thousands of dollars		%
1971 .....	885,371,891	7,715,954(3)	114.75	34,090,452	22,798,922(3)	1.50
1972 .....	1,026,938,118	9,095,564(3)	112.91	38,995,127	26,201,294(3)	1.49
1972 - October .....	91,760,010	9,345,840	117.82	3,167,572	28,509,235	1.36
November .....	94,238,803	9,443,932	119.75	4,036,825	28,035,547	1.73
December .....	93,856,959	9,848,957	114.36	3,213,697	27,720,451	1.39
1973 - January .....	99,590,200	9,723,815	122.90	3,382,120	27,840,297	1.46
February .....	90,586,591	9,249,080	117.53	2,887,479	28,477,842	1.22
March .....	103,718,075	9,426,841	132.03	2,984,704	29,039,855	1.23
April .....	103,281,733	10,031,102	123.55	3,527,510	29,484,454	1.43
May .....	115,460,340	10,264,680	134.98	4,173,726	25,610,720	1.95
June .....	110,018,779	10,377,500	127.22	3,649,479	25,862,336	1.69
July .....	112,929,108	10,313,877	131.39	3,854,011	26,106,193	1.77
August .....	116,479,384	10,467,614	133.53	3,791,905	30,938,121	1.47
September .....	107,929,727	10,466,556	123.74	3,786,368	31,399,352	1.45
October .....	129,692,072	10,575,182	147.17	4,148,386	32,233,272	1.54

(1) As of June 1957, includes cheques cashed against personal chequing accounts.

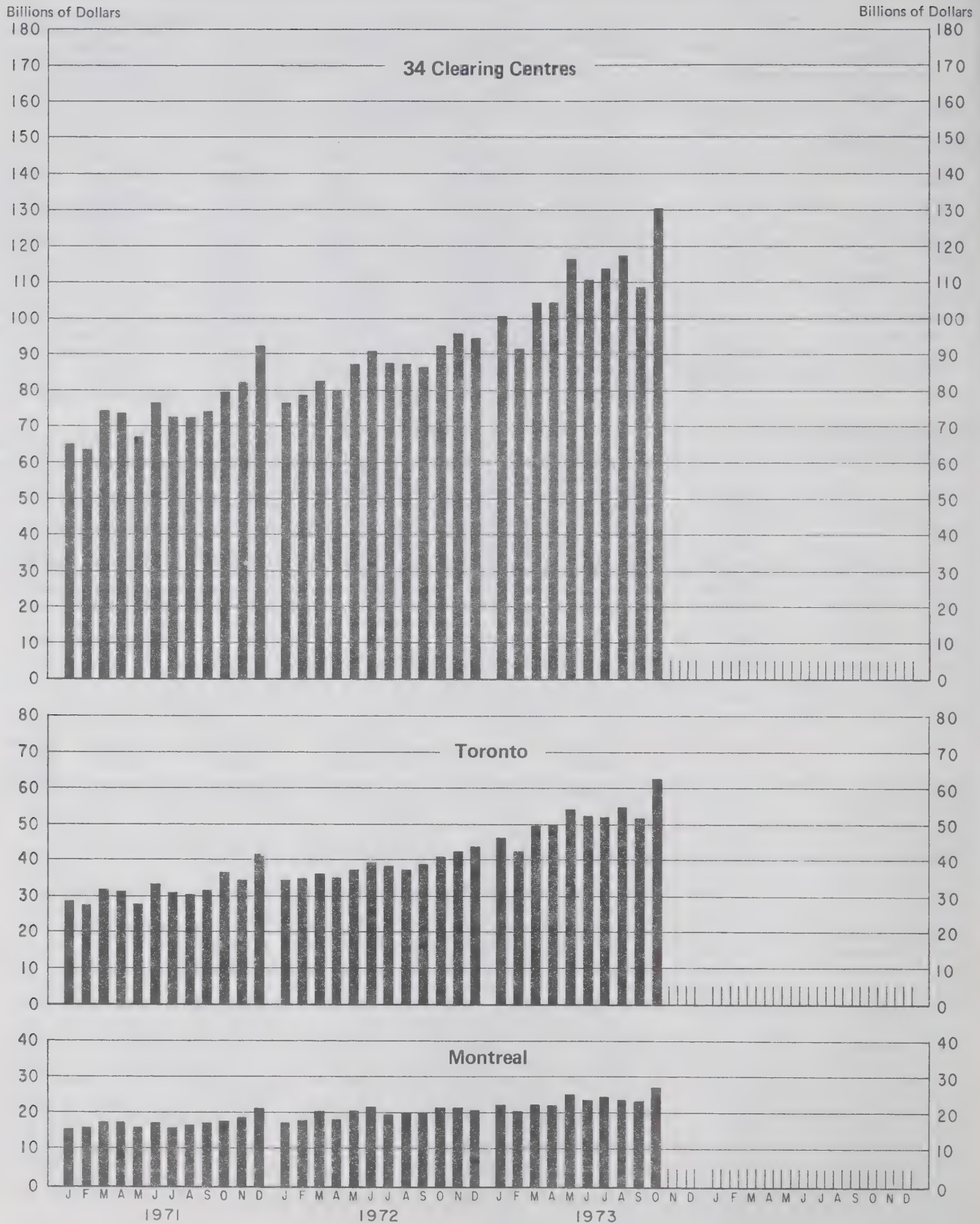
(2) Revised to exclude federal government deposits.

(3) Average deposits for the year.

Note: Turnover in the monthly section reflects turnover on an annual basis.



# Value of Cheques Cashed Canada











# Statistics Canada Statistique Canada

Price: 20 cents, \$2.00 a year

## CHEQUES CASHED IN CLEARING CENTRES

NOVEMBER 1973



With the advent of centralized data processing, Bank Clearing Houses as they were known have been closed down. The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it will be incorrect to assume that this comparison will remain valid through time. An examination is currently underway in an attempt to establish boundaries that could be more precisely defined.

The value of cheques cashed in the fifty clearing centres in November totalled 126,402 million, 28.6 % above the value for the corresponding month of 1972. Payments in all of the five economic regions rose in the November comparison. Debits increased in the Atlantic Provinces by 8.6 %, Quebec by 30.6 %, Ontario by 30.3 %, the Prairie Provinces by 27.8 % and British Columbia by 19.7 %.

### The Centres

All fifty centres showed a higher value of cheques cashed than in November 1972. In respect of the major centres, payments increased in Montreal by 28.7 %, Toronto by 30.7 %, Winnipeg by 24.2 %, and Vancouver by 17.3 %.

### First Eleven Months

During the first eleven months of 1973, the value of cheques cashed was 29.2 % higher than the value of cheques cashed for the corresponding period in 1972. The increase in the Atlantic Provinces was 14.3 %, Quebec 21.5 %, Ontario 34.8 %, the Prairie Provinces 25.0 % and British Columbia 29.2 %.

### Deposit Turnover

The turnover ratio of current deposits (compiled on an annual basis) was 138.8 % compared to 119.8 % for November, 1972. The turnover ratio of savings accounts was 1.72 as compared to the November 1972 ratio of 1.73.

Business Finance Division

February - 1974 - Février  
5-4404-509

TABLE 1. Cheques Cashed Against Individual Accounts at the Clearing House Centres in Canada,

Province and clearing house centres	November			First eleven months		
	1972	1973	<u>1973</u> 1972	1972	1973	<u>1973</u> 1972
<b>Atlantic Provinces</b>						
Charlottetown .....	92,878	109,442	117.8	879,815	1,056,560	120.1
Fredericton .....	222,623	288,250	129.5	2,096,580	2,574,211	122.8
Glance Bay .....	11,395	14,107	123.8	114,561	128,117	111.8
Halifax .....	978,627	966,682	98.8	9,329,816	10,048,376	107.7
Moncton .....	200,810	259,452	129.2	2,007,006	2,551,773	127.1
Saint John .....	281,458	357,319	127.0	2,898,679	3,489,388	120.4
St. John's .....	753,764	734,449	97.4	6,133,919	6,876,514	112.1
Sydney .....	77,261	113,227	146.6	916,044	1,126,144	122.9
Totals - Atlantic Provinces ..	2,618,816	2,842,928	108.6	24,376,420	27,851,083	114.3
<b>Quebec</b>						
Chicoutimi .....	114,045	111,668	97.9	1,000,645	1,236,990	123.6
Drummondville .....	72,685	86,490	119.0	696,877	875,261	125.6
Granby .....	92,792	110,163	118.7	831,529	1,024,087	123.2
Montreal .....	21,437,952	27,582,705	128.7	217,266,422	261,203,765	120.2
Quebec City .....	2,397,615	3,643,214	152.0	28,135,339	36,704,887	130.5
St. Hyacinthe .....	107,811	123,860	114.9	993,166	1,156,037	116.4
Shawinigan Falls .....	34,002	35,842	105.4	335,305	363,079	108.3
Sherbrooke .....	183,768	233,247	126.9	1,798,574	2,464,414	137.0
Trois-Rivières .....	109,129	135,246	123.9	1,058,414	1,237,796	116.9
Valleyfield .....	42,397	54,773	129.2	383,887	483,836	126.0
Totals - Quebec .....	24,592,196	32,117,208	130.6	252,500,158	306,750,152	121.5
<b>Ontario</b>						
Brantford .....	179,238	231,104	128.9	1,788,084	2,349,361	131.4
Chatham .....	397,788	447,121	112.4	2,990,919	2,865,622	95.8
Cornwall .....	103,535	132,874	128.3	1,086,794	1,121,827	103.2
Guelph .....	154,048	199,783	129.7	1,467,962	1,870,463	127.4
Hamilton .....	1,563,254	2,029,659	129.8	15,766,834	19,955,698	126.6
Kingston .....	164,776	205,234	124.6	1,672,622	1,991,350	119.1
Kitchener .....	451,495	609,306	135.0	4,753,815	5,876,366	123.6
London .....	1,316,320	1,570,061	119.3	12,513,397	15,413,235	123.2
Niagara Falls .....	125,626	136,196	108.4	1,106,629	1,392,068	125.8
Oshawa .....	863,674	1,164,066	134.5	7,887,720	10,291,921	130.5
Ottawa .....	1,786,489	2,051,674	114.8	18,662,024	21,112,717	113.1
Peterborough .....	126,149	169,622	134.5	1,316,320	1,538,750	116.9
St. Catharines .....	267,565	294,649	110.1	2,484,715	2,855,712	114.9
Sarnia .....	167,937	184,388	109.8	1,577,353	1,831,263	116.1
Sault Ste. Marie .....	240,634	734,906	305.4	1,690,419	5,440,539	321.8
Sudbury .....	214,027	221,589	103.5	2,141,072	2,269,583	106.0
Thunder Bay(1) .....	220,918	268,234	121.4	2,242,612	2,551,987	113.8
Timmins .....	50,344	61,275	121.7	502,056	563,650	112.3
Toronto .....	42,260,405	55,226,024	130.7	416,709,988	571,021,804	137.0
Windsor .....	718,521	991,299	138.0	7,923,907	9,954,867	125.6
Totals - Ontario .....	51,372,743	66,929,064	130.3	506,285,242	682,268,783	134.8

(1) As of January 1970, Fort William and Port Arthur have merged and are now designated as Thunder Bay.

TABLE 1. Cheques Cashed Against Individual Accounts at the Clearing House Centres in Canada

Province and clearing house centres	November			First eleven months		
	1972	1973	$\frac{1973}{1972}$	1972	1973	$\frac{1973}{1972}$
thousands of dollars						
<b>Prairie Provinces</b>						
Brandon .....	68,758	76,734	111.6	661,028	727,243	110.0
Calgary .....	3,119,777	4,022,345	128.9	30,194,175	38,076,029	126.1
Edmonton .....	2,209,543	3,321,492	150.3	22,193,717	29,761,536	134.1
Lethbridge .....	160,943	216,819	134.7	1,390,869	1,734,932	124.7
Medicine Hat .....	61,849	85,657	138.5	536,287	636,976	118.8
Moose Jaw .....	54,966	63,074	114.8	461,085	571,854	124.0
Prince Albert .....	60,105	75,169	125.1	598,456	642,388	107.3
Regina .....	1,261,415	1,238,275	98.2	11,711,956	13,593,442	116.1
Saskatoon .....	313,440	395,361	126.1	3,085,139	3,843,921	124.6
Winnipeg .....	4,318,037	5,364,933	124.2	43,188,274	52,923,939(7)	122.5
<b>Totals - Prairie Provinces</b>	<b>11,628,833</b>	<b>14,859,859</b>	<b>127.8</b>	<b>114,020,986</b>	<b>142,512,260</b>	<b>125.0</b>
<b>British Columbia</b>						
Vancouver .....	7,118,462	8,353,034	117.3	62,547,073	80,964,820	129.4
Victoria .....	944,578	1,299,421	137.6	9,132,710	11,661,105	127.7
<b>Totals - British Columbia ..</b>	<b>8,063,040</b>	<b>9,652,455</b>	<b>119.7</b>	<b>71,679,783</b>	<b>92,625,925</b>	<b>129.2</b>
<b>Grand Totals for Canada ..</b>	<b>98,275,628</b>	<b>126,401,514</b>	<b>128.6</b>	<b>968,862,589</b>	<b>1,252,008,203</b>	<b>129.2</b>

TABLE 2. Cheques Cashed in 34 Clearing Centres, First Eleven Months Representative Years

Year	Canada	Atlantic Provinces	Quebec	Ontario	Prairie Provinces	British Columbia
thousands of dollars						
1929 .....	42,866,334(1)	732,750	15,118,315	17,073,784	7,243,611	2,697,874
1938 .....	28,018,238(2)	581,311	9,077,039	12,449,455	4,154,501(2)	1,755,932
1943 .....	48,946,286(3)	1,136,785	14,000,621	22,521,283(3)	8,271,879	3,015,718
1949 .....	79,158,555(4)	2,085,887(4)	22,329,389	32,787,228	15,097,482	6,858,569
1950 .....	91,320,664(5)	2,401,144	26,267,621	39,311,166(5)	15,700,585	7,640,148
1959 .....	225,018,666	4,639,288	63,410,044	106,592,513	34,348,238	16,028,583
1960 .....	245,472,746	4,978,152	72,673,475	114,408,585	37,016,326	16,396,208
1961 .....	266,036,823	5,314,995	79,079,459	121,741,023	41,442,706	18,458,640
1962 .....	296,007,541	5,927,220	88,611,025	136,545,712	43,831,221	21,092,363
1963 .....	325,551,804	6,745,688	98,404,821	146,322,627	51,385,630	22,693,038
1964 .....	373,061,890	7,525,817	113,580,058	170,359,981	55,142,312	26,453,722
1965 .....	429,882,518	8,725,728	130,769,959	198,327,772	61,869,491	30,189,568
1966 .....	473,353,430	10,511,796	146,822,519	212,580,838	68,749,454	34,688,823
1967 .....	518,776,076	11,603,203	159,692,391	233,791,504	76,027,482	37,661,496
1968 .....	561,897,794	13,123,193	164,772,466	259,743,707	82,028,573	42,229,855
1969 .....	648,472,822	15,766,213	177,603,530	314,306,800	89,387,588	51,408,691
1970 .....	719,981,171	17,497,780	188,587,267	364,146,489(6)	97,780,815	51,968,820
1971 .....	805,811,356	18,313,771	213,370,359	413,166,706	102,244,669	58,715,851
1972 .....	945,824,527	20,369,420	247,200,335	492,554,003	114,020,986	71,679,783
1973 .....	1,220,495,417	22,966,051	300,373,066	662,018,115	142,512,260	92,625,925

(1) Original 33 centres. (2) Weyburn data added as of 1931. (3) St. Catharines data added as of May 1941. (4) St. John's, Newfoundland data added as of April 1949. (5) Cornwall data added as of May 1950. (6) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 35 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.



TABLE 3. Cheques Cashed - Distributed by Type of Account

Economic area and clearing house centres	Current accounts		Savings accounts		Personal chequing accounts	
	November		November		November	
	1972	1973	1972	1973	1972	1973
thousands of dollars						
<b>Atlantic Provinces</b>						
Charlottetown .....	82,764	94,163	5,980	9,105	4,134	6,174
Fredericton .....	205,467	266,053	9,754	13,273	7,402	8,924
Glace Bay .....	8,963	11,384	1,678	1,795	754	928
Halifax .....	905,729	884,967	37,074	43,315	35,824	38,400
Moncton .....	181,208	234,992	11,609	13,033	7,993	11,427
Saint John .....	258,887	325,857	14,016	19,171	8,555	12,291
St. John's .....	689,524	674,927	50,552	40,531	13,688	18,991
Sydney .....	69,237	103,018	4,397	5,540	3,627	4,669
<b>Totals - Atlantic Provinces</b>	<b>2,401,779</b>	<b>2,595,361</b>	<b>135,060</b>	<b>145,763</b>	<b>81,977</b>	<b>101,804</b>
<b>Quebec</b>						
Chicoutimi .....	104,502	99,070	6,629	9,034	2,914	3,564
Drummondville .....	67,279	79,906	4,729	5,663	677	921
Granby .....	83,384	101,540	7,560	6,601	1,848	2,022
Montreal .....	20,307,082	26,040,132	926,156	1,261,203	204,714	281,370
Quebec City .....	2,284,273	3,514,057	95,066	105,334	18,276	23,823
St. Hyacinthe .....	94,485	108,761	12,083	13,613	1,243	1,486
Shawinigan Falls .....	30,012	31,202	2,974	3,964	1,016	676
Sherbrooke .....	165,063	212,080	13,263	14,922	5,442	6,245
Trois-Rivières .....	100,310	124,563	6,460	7,910	2,359	2,773
Valleyfield .....	36,380	47,800	4,928	5,779	1,089	1,194
<b>Totals - Quebec</b>	<b>23,272,770</b>	<b>30,359,111</b>	<b>1,079,848</b>	<b>1,434,023</b>	<b>239,578</b>	<b>324,074</b>
<b>Ontario</b>						
Brantford .....	150,484	202,391	22,020	19,104	6,734	9,609
Chatham .....	382,969	426,883	8,759	12,153	6,060	8,085
Cornwall .....	91,449	117,668	8,360	10,357	3,726	4,849
Guelph .....	132,803	172,984	13,178	16,353	8,067	10,446
Hamilton .....	1,387,552	1,814,085	117,757	135,025	57,945	80,549
Kingston .....	125,471	150,149	22,797	37,728	16,508	17,357
Kitchener .....	401,065	551,900	31,461	34,092	18,969	23,314
London .....	1,218,091	1,449,105	58,246	66,553	39,983	54,403
Niagara Falls .....	107,117	116,080	13,008	13,945	5,501	6,171
Oshawa .....	827,428	1,119,687	25,774	30,683	10,472	13,696
Ottawa .....	1,544,621	1,755,790	152,342	181,838	89,526	114,046
Peterborough .....	100,737	139,054	16,382	18,475	9,030	12,093
St. Catharines .....	232,733	252,468	23,110	27,620	11,722	14,561
Sarnia .....	116,716	159,733	12,427	14,650	7,407	10,005
Sault Ste. Marie .....	218,945	708,680	14,404	16,908	7,285	9,318
Sudbury .....	172,464	179,198	29,457	30,126	12,106	12,265
Thunder Bay .....	180,880	219,738	27,235	31,932	12,803	16,564
Timmins .....	40,763	50,245	7,494	8,418	2,087	2,612
Toronto .....	40,051,468	53,288,978	1,309,088	1,369,586	899,849	567,460
Windsor .....	622,454	901,520	72,843	64,661	23,224	25,118
<b>Totals - Ontario</b>	<b>48,106,210</b>	<b>63,776,336</b>	<b>1,986,142</b>	<b>2,140,207</b>	<b>1,249,004</b>	<b>1,012,521</b>

TABLE 3. Cheques Cashed - Distributed by Type of Account - Concluded

Economic area and clearing house centres	Current accounts		Savings accounts		Personal chequing accounts	
	November		November		November	
	1972	1973	1972	1973	1972	1973
thousands of dollars						
<b>Prairie Provinces</b>						
Brandon .....	56,379	61,193	6,928	8,712	5,451	6,829
Calgary .....	2,902,006	3,752,575	117,958	121,365	99,813	148,405
Edmonton .....	2,016,323	3,075,282	95,827	112,827	97,393	133,383
Lethbridge .....	134,432	185,362	10,976	16,318	15,535	15,139
Medicine Hat .....	49,554	68,948	6,129	8,219	6,166	8,490
Moose Jaw .....	41,084	46,409	8,537	10,294	5,345	6,371
Prince Albert .....	50,938	63,598	5,203	6,554	3,964	5,017
Regina .....	1,214,474	1,173,394	24,998	37,154	21,943	27,727
Saskatoon .....	270,630	345,012	23,277	25,857	19,533	24,492
Winnipeg .....	4,098,612	5,108,300	137,210	160,646	82,215	95,987
<b>Totals - Prairie Provinces</b>	<b>10,834,432</b>	<b>13,880,073</b>	<b>437,043</b>	<b>507,946</b>	<b>357,358</b>	<b>471,840</b>
<b>British Columbia</b>						
Vancouver .....	6,561,745	7,604,379	336,287	452,025	220,430	296,630
Victoria .....	845,286	1,168,508	61,045	79,017	38,247	51,896
<b>Totals - British Columbia ..</b>	<b>7,407,031</b>	<b>8,772,887</b>	<b>397,332</b>	<b>531,042</b>	<b>258,677</b>	<b>348,526</b>
<b>Grand Totals for Canada ..</b>	<b>92,022,222</b>	<b>119,383,768</b>	<b>4,035,425</b>	<b>4,758,981</b>	<b>2,186,594</b>	<b>2,258,765</b>

TABLE 4. Cheques Cashed Against Current and Savings Accounts

	Current accounts(1)			Savings accounts		
	Cheques cashed	Deposits(2)	Turn-over	Cheques cashed	Savings deposits	Turn-over
	thousands of dollars		%	thousands of dollars		%
1971 .....	885,371,891	7,715,954(3)	114.75	34,090,452	22,798,922(3)	1.50
1972 .....	1,026,938,118	9,095,564(3)	112.91	38,995,127	26,201,294(3)	1.49
1972 - November .....	94,238,803	9,443,932	119.75	4,036,825	28,035,547	1.73
December .....	93,856,959	9,848,957	114.36	3,213,697	27,720,451	1.39
1973 - January .....	99,590,200	9,723,815	122.90	3,382,120	27,840,297	1.46
February .....	90,586,591	9,249,080	117.53	2,887,479	28,477,842	1.22
March .....	103,718,075	9,426,841	132.03	2,984,704	29,039,855	1.23
April .....	103,281,733	10,031,102	123.55	3,527,510	29,484,454	1.43
May .....	115,460,340	10,062,360	134.98	4,173,726	25,610,720	1.95
June .....	110,018,779	10,377,500	127.22	3,649,479	25,862,336	1.69
July .....	112,929,108	10,313,877	131.39	3,854,011	26,106,193	1.77
August .....	116,479,384	10,323,646	133.53	3,791,905	30,938,121	1.47
September .....	107,929,727	10,609,467	123.74	3,711,368	31,399,352	1.42
October .....	129,692,064	10,540,897	147.17	4,048,386	32,233,272	1.51
November .....	121,642,533	10,517,806	138.78	4,758,981	33,106,850	1.72

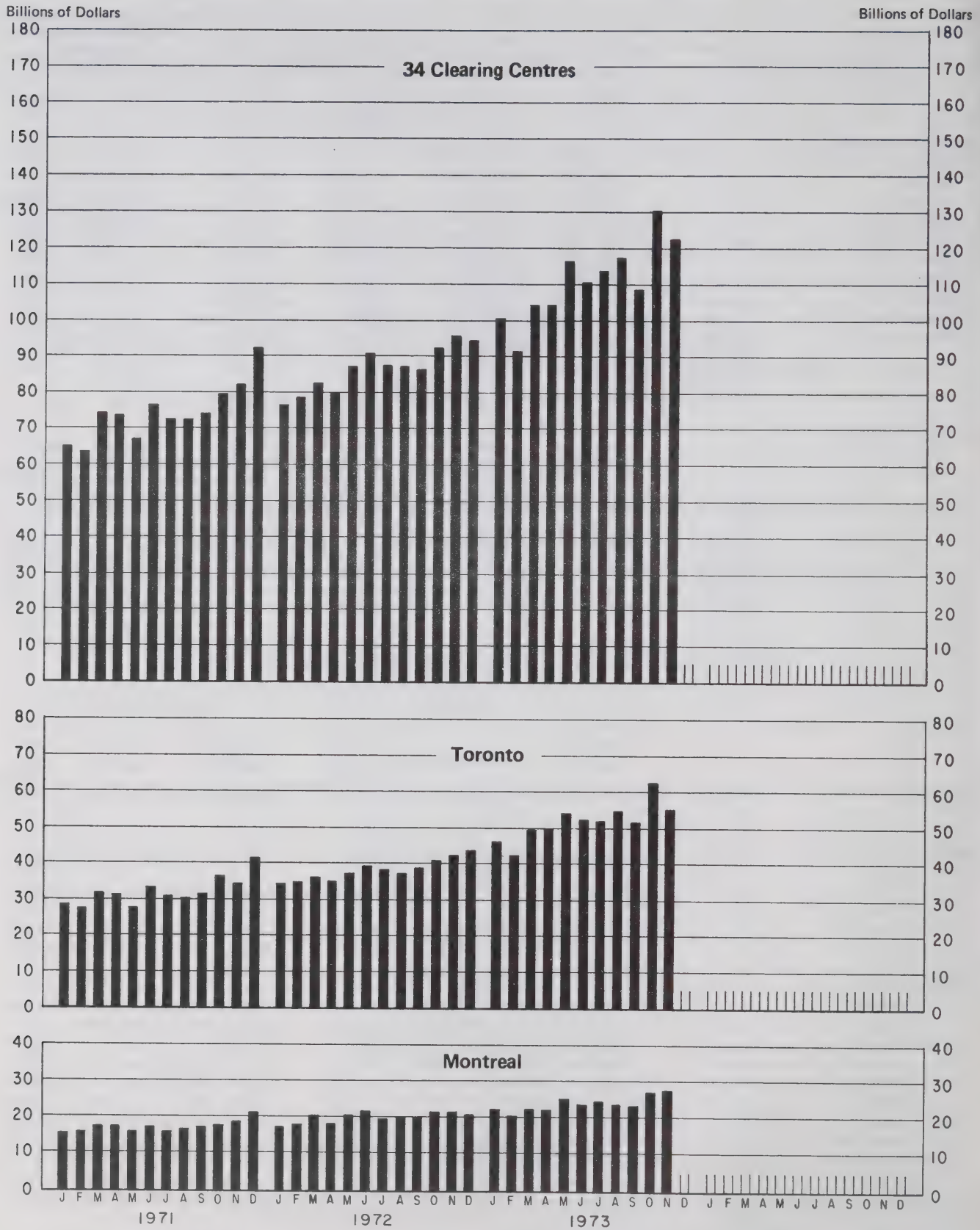
(1) As of June 1957, includes cheques cashed against personal chequing accounts.

(2) Revised to exclude federal government deposits.

Note: Turnover in the monthly section is placed on an annual footing.

(3) Average deposits for the year.

# Value of Cheques Cashed Canada





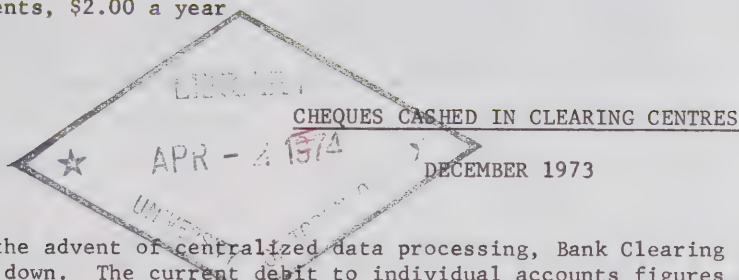






# Statistics Canada Statistique Canada

Price: 20 cents, \$2.00 a year



With the advent of centralized data processing, Bank Clearing Houses as they were known have been closed down. The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it would be incorrect to assume that this comparison will remain valid through time. An examination is currently underway in an attempt to establish boundaries that can be more precisely defined.

The value of cheques cashed in fifty clearing centres in December totalled 117,877 million, 21.4% above the value for the corresponding month of 1972. Payments in all of the five economic regions rose in the December comparison. Debits increased in the Atlantic Provinces by 16.1%, Quebec by 20.2%, Ontario by 17.6%, the Prairie Provinces by 36.5% and British Columbia by 33.0%.

## The Centres

Forty-eight of the fifty centres showed a higher value of cheques cashed than in December, 1972. In respect of the major centres, payments increased in Montreal by 19.7%, Toronto by 15.1%, Winnipeg by 40.2%, and Vancouver by 34.5%.

## Year, 1973

During 1973, the value of cheques cashed was 28.5% higher than the value of cheques cashed for 1972. The increase in the Atlantic Provinces amounted to 14.4%, Quebec 21.4%, Ontario 33.1%, the Prairie Provinces 26.0% and British Columbia 29.6%.

## Deposit Turnover

The turnover ratio of current deposits (compiled on an annual basis) was 122.9% compared to 114.4% for December, 1972. The turnover ratio of savings accounts was 1.27 as compared to the December, 1972 ratio of 1.39.

Business Finance Division

March — 1974 — Mars  
5-4404-509



TABLE 1. Cheques Cashed Against Individual Accounts at the Clearing House Centres in Canada

Province and clearing house centres	December			Twelve months		
	1972	1973	$\frac{1973}{1972}$	1972	1973	$\frac{1973}{1972}$
	thousands of dollars		%	thousands of dollars		%
<b>Atlantic Provinces</b>						
Charlottetown .....	89,718	106,411	118.6	969,533	1,162,971	120.0
Fredericton .....	183,315	235,174	128.3	2,279,895	2,809,385	123.2
Glace Bay .....	10,697	13,870	129.7	125,258	141,987	113.4
Halifax .....	1,039,630	1,058,345	101.8	10,369,454	11,106,721	107.1
Moncton .....	212,524	241,764	113.8	2,219,530	2,793,537	125.9
Saint John .....	291,744	409,647	140.4	3,190,423	3,899,035	122.2
St. John's .....	567,380	706,166	124.5	6,701,299	7,582,680	113.2
Sydney .....	88,368	111,283	125.9	1,004,412	1,237,427	123.2
Totals - Atlantic Provinces ..	2,483,384	2,882,660	116.1	26,859,804	30,733,743	114.4
<b>Quebec</b>						
Chicoutimi .....	89,816	108,117	120.4	1,090,461	1,345,107	123.4
Drummondville .....	71,908	85,858	119.4	768,785	961,119	125.0
Granby .....	75,568	95,048	125.8	907,097	1,119,135	123.4
Montreal .....	20,787,823	24,883,490	119.7	238,054,245	286,087,255	120.2
Quebec City .....	2,588,817	3,262,957	126.0	30,724,156	39,967,844	132.0
St. Hyacinthe .....	97,940	117,877	120.4	1,091,106	1,273,914	116.8
Shawinigan Falls .....	33,277	37,923	114.0	368,582	401,002	108.8
Sherbrooke .....	208,822	199,775	95.7	2,007,396	2,664,189	132.7
Trois-Rivières .....	112,769	128,299	113.8	1,171,183	1,366,095	116.6
Valleyfield .....	36,885	48,404	131.2	420,772	532,240	126.5
Totals - Quebec .....	24,103,625	28,967,748	120.2	276,603,783	335,717,900	121.4
<b>Ontario</b>						
Brantford .....	177,965	222,675	125.1	1,966,049	2,572,036	130.8
Chatham .....	245,034	325,305	132.8	3,235,953	3,190,927	98.6
Cornwall .....	90,330	114,746	127.0	1,177,124	1,236,573	105.1
Guelph .....	159,081	209,093	131.4	1,627,043	2,079,556	127.8
Hamilton .....	1,569,084	1,992,467	127.0	17,335,918	21,948,165	126.6
Kingston .....	146,264	177,843	121.6	1,818,886	2,169,193	119.3
Kitchener .....	438,215	571,292	130.4	5,192,030	6,447,658	124.2
London .....	1,252,038	1,474,194	117.7	13,765,435	16,887,429	122.7
Niagara Falls .....	114,783	130,540	113.7	1,221,412	1,522,608	124.7
Oshawa .....	806,526	1,226,101	152.0	8,694,246	11,518,022	132.5
Ottawa .....	1,703,161	1,995,669	117.2	20,365,185	23,108,386	113.5
Peterborough .....	131,070	153,897	117.4	1,447,390	1,692,647	116.9
St. Catharines .....	235,184	299,067	127.2	2,719,899	3,154,779	116.0
Sarnia .....	146,278	184,515	126.1	1,723,631	2,015,778	116.9
Sault Ste. Marie .....	235,003	651,082	277.1	1,925,422	6,091,621	316.4
Sudbury .....	196,798	205,855	104.6	2,337,870	2,475,438	105.9
Thunder Bay .....	200,244	255,147	127.4	2,442,856	2,807,134	114.9
Timmins .....	45,875	58,941	128.5	547,931	622,591	113.6
Toronto .....	43,775,021	50,370,266	115.1	460,485,009	621,392,070	134.9
Windsor .....	819,685	1,090,556	133.0	8,743,592	11,045,423	126.3
Totals - Ontario .....	52,487,639	61,709,251	117.6	558,772,881	743,978,034	133.1

TABLE 1. Cheques Cashed Against Individual Accounts at the Clearing House Centres in Canada - Concluded

Province and clearing house centres	December			Twelve months		
	1972	1973	$\frac{1973}{1972}$	1972	1973	$\frac{1973}{1972}$
	thousands of dollars		%	thousands of dollars		%
<b>Prairie Provinces</b>						
Brandon .....	68,412	67,319	98.4	729,440	794,562	108.9
Calgary .....	3,208,428	4,271,941	133.1	33,402,603	42,347,970	126.8
Edmonton .....	2,293,292	3,269,124	142.6	24,487,009	33,030,660	134.9
Lethbridge .....	141,535	174,075	123.0	1,532,404	1,909,007	124.6
Medicine Hat .....	49,098	62,658	127.6	585,385	699,634	119.5
Moose Jaw .....	45,110	54,199	120.1	506,195	626,053	123.7
Prince Albert .....	49,709	62,178	125.1	648,165	704,566	108.7
Regina .....	935,540	1,165,776	124.6	12,647,496	14,759,218	116.7
Saskatoon .....	275,382	377,280	137.0	3,360,521	4,221,201	125.6
Winnipeg .....	3,882,397	5,442,976	140.2	47,070,671	58,366,915	124.0
<b>Totals - Prairie Provinces</b>	<b>10,948,903</b>	<b>14,947,526</b>	<b>136.5</b>	<b>124,969,889</b>	<b>157,459,786</b>	<b>126.0</b>
<b>British Columbia</b>						
Vancouver .....	6,219,750	8,367,640	134.5	68,766,823	89,332,460	129.9
Victoria .....	827,355	1,002,468	121.2	9,960,065	12,663,573	127.1
<b>Totals - British Columbia ..</b>	<b>7,047,105</b>	<b>9,370,108</b>	<b>133.0</b>	<b>78,726,888</b>	<b>101,996,033</b>	<b>129.6</b>
<b>Grand Totals for Canada ..</b>	<b>97,070,656</b>	<b>117,877,293</b>	<b>121.4</b>	<b>1,065,933,245</b>	<b>1,369,885,496</b>	<b>128.5</b>

TABLE 2. Cheques Cashed in 34 Clearing Centres, Twelve Months Representative Years

Year	Canada	Atlantic Provinces	Quebec	Ontario	Prairie Provinces	British Columbia
	thousands of dollars					
1929 .....	46,670,481(1)	797,958	16,483,667	18,543,268	7,922,806	2,922,782
1938 .....	30,924,363	639,683	9,965,182	13,810,063	4,572,384(2)	1,937,051
1943 .....	53,796,713	1,243,762	15,373,881	24,681,702(3)	9,199,963	3,297,405
1949 .....	87,554,363	2,317,674(4)	24,732,490	36,469,081	16,494,526	7,540,592
1950 .....	100,635,459	2,648,161	29,106,858	43,146,167(5)	17,287,706	8,446,567
1959 .....	248,869,351	5,119,612	70,466,038	117,852,356	37,804,428	17,626,917
1960 .....	269,619,054	5,499,101	80,114,230	125,319,946	40,667,168	18,018,609
1961 .....	293,784,342	5,876,687	87,213,839	134,719,363	45,540,898	20,433,555
1962 .....	325,564,498	6,509,096	97,851,664	149,812,492	48,301,500	23,089,746
1963 .....	360,267,116	7,405,754	108,813,868	162,200,060	56,777,845	25,069,589
1964 .....	417,334,919	8,301,199	126,978,357	191,639,223	61,044,062	29,372,078
1965 .....	475,980,871	9,667,242	144,586,126	219,777,367	68,303,393	33,646,743
1966 .....	521,597,914	11,606,699	161,890,942	234,460,197	75,583,066	38,057,010
1967 .....	568,122,322	12,712,732	173,743,117	257,011,586	83,373,585	41,281,302
1968 .....	618,313,206	14,439,823	180,967,485	286,109,924	90,157,013	46,638,961
1969 .....	714,993,156	17,472,452	194,298,992	347,670,054	98,711,585	56,840,073
1970 .....	796,635,911	19,080,872	209,288,301	402,944,635(6)	107,908,648	57,413,495
1971 .....	900,114,436	20,377,832	239,105,280	462,323,181	113,313,909	64,994,234
1972 .....	1,041,720,107	22,480,706	270,785,797	544,756,827	124,969,889	78,726,888
1973 .....	1,334,884,331	25,381,973	328,719,288	721,327,251	157,459,786	101,996,033

(1) Original 33 centres. (2) Weyburn data added as of 1931. (3) St. Catharines data added as of May 1941. (4) St. John's, Newfoundland data as of April 1949. (5) Cornwall data as of May 1950.

(6) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres, the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.

TABLE 3. Cheques Cashed - Distributed by Type of Account

Economic area and clearing house centres	Current accounts		Savings accounts		Personal chequing accounts	
	December		December		December	
	1972	1973	1972	1973	1972	1973
thousands of dollars						
<b>Atlantic Provinces</b>						
Charlottetown .....	81,483	93,729	4,507	7,180	3,728	5,502
Fredericton .....	168,327	217,685	8,202	9,203	6,786	8,286
Glace Bay .....	8,946	11,629	1,100	1,286	651	955
Halifax .....	973,385	990,986	28,344	32,942	37,909	34,417
Moncton .....	196,470	221,692	8,651	9,984	7,403	10,088
Saint John .....	272,170	386,050	11,442	12,780	8,132	10,817
St. John's .....	502,570	636,218	52,156	51,215	12,654	18,733
Sydney .....	81,233	102,179	3,763	4,141	3,372	4,963
Totals - Atlantic Provinces	2,284,584	2,660,168	118,165	128,731	80,635	93,761
<b>Quebec</b>						
Chicoutimi .....	79,634	97,276	7,406	7,699	2,776	3,142
Drummondville .....	66,839	79,836	4,317	5,130	752	892
Granby .....	67,482	86,815	6,354	6,156	1,732	2,077
Montreal .....	19,828,630	23,841,816	763,512	823,644	195,681	218,030
Quebec City .....	2,480,611	3,123,087	90,707	122,102	17,499	17,768
St. Hyacinthe .....	86,717	103,979	9,957	12,600	1,266	1,298
Shawinigan Falls .....	29,712	33,654	2,754	3,256	811	1,013
Sherbrooke .....	194,333	182,730	9,653	11,500	4,836	5,545
Trois-Rivières .....	103,840	118,895	5,668	6,509	3,261	2,895
Valleyfield .....	33,045	43,692	2,927	3,666	913	1,046
Totals - Quebec .....	22,970,843	27,711,780	903,255	1,002,262	229,527	253,706
<b>Ontario</b>						
Brantford .....	154,347	199,079	17,167	15,434	6,451	8,162
Chatham .....	232,312	307,142	7,275	11,105	5,447	7,058
Cornwall .....	82,670	103,937	4,895	6,214	2,765	4,595
Guelph .....	141,115	185,701	10,732	12,546	7,234	10,846
Hamilton .....	1,422,914	1,797,002	89,851	116,579	56,319	78,886
Kingston .....	115,972	138,949	16,383	23,382	13,909	15,512
Kitchener .....	394,155	519,874	25,560	27,744	18,500	23,674
London .....	1,158,292	1,379,155	46,965	48,951	46,781	46,088
Niagara Falls .....	102,244	114,827	7,635	10,198	4,904	5,515
Oshawa .....	780,509	1,190,006	16,918	23,578	9,099	12,517
Ottawa .....	1,527,843	1,750,406	98,467	140,276	76,851	104,987
Peterborough .....	112,041	127,067	11,103	15,884	7,926	10,946
St. Catharines .....	205,916	263,060	17,047	21,981	12,221	14,026
Sarnia .....	129,875	162,882	8,911	12,165	7,492	9,468
Sault Ste. Marie .....	216,756	628,404	11,220	13,245	7,027	9,433
Sudbury .....	163,461	173,976	22,422	20,922	10,915	10,957
Thunder Bay .....	172,221	219,672	16,087	19,862	11,936	15,613
Timmins .....	38,966	51,366	4,948	5,137	1,961	2,438
Toronto .....	42,237,634	48,716,924	1,137,614	1,122,988	399,773	530,354
Windsor .....	751,717	1,018,914	46,020	47,721	21,948	23,921
Totals - Ontario .....	50,140,960	59,048,343	1,617,220	1,715,912	729,459	944,996



TABLE 3. Cheques Cashed - Distributed by Type of Account - Concluded

Economic area and clearing house centres	Current accounts		Savings accounts		Personal chequing accounts	
	December		December		December	
	1972	1973	1972	1973	1972	1973
thousands of dollars						
<b>Prairie Provinces</b>						
Brandon .....	55,864	54,887	7,436	6,004	5,112	6,428
Calgary .....	3,004,560	4,011,973	109,756	100,931	94,112	159,037
Edmonton .....	2,108,244	3,045,568	73,121	87,455	111,927	136,101
Lethbridge .....	114,623	151,484	16,183	8,587	10,729	14,004
Medicine Hat .....	39,695	50,994	3,907	4,258	5,496	7,406
Moose Jaw .....	36,913	42,511	3,820	5,790	4,377	5,898
Prince Albert .....	43,675	54,110	2,613	3,630	3,421	4,438
Regina .....	894,581	1,115,153	21,724	26,483	19,235	24,140
Saskatoon .....	245,143	337,523	13,457	17,493	16,782	22,264
Winnipeg .....	3,735,314	5,246,310	74,972	105,342	72,111	91,324
<b>Totals - Prairie Provinces</b>	<b>10,278,612</b>	<b>14,110,513</b>	<b>326,989</b>	<b>365,973</b>	<b>343,302</b>	<b>471,040</b>
<b>British Columbia</b>						
Vancouver .....	5,798,963	7,802,547	211,420	285,982	209,367	279,111
Victoria .....	757,673	905,025	36,648	50,436	33,034	47,007
<b>Totals - British Columbia ..</b>	<b>6,556,636</b>	<b>8,707,572</b>	<b>248,068</b>	<b>336,418</b>	<b>242,401</b>	<b>326,118</b>
<b>Grand Totals for Canada ..</b>	<b>92,231,635</b>	<b>112,238,376</b>	<b>3,213,697</b>	<b>3,549,296</b>	<b>1,625,324</b>	<b>2,089,621</b>

TABLE 4. Cheques Cashed Against Current and Savings Accounts

	Current accounts(1)			Savings accounts		
	Cheques cashed	Deposits(2)	Turn-over	Cheques cashed	Savings deposits	Turn-over
	thousands of dollars		%	thousands of dollars		%
1971 .....	885,371,891	7,715,954(3)	114.75	34,090,452	22,798,922(3)	1.50
1972 .....	1,028,679,510	9,095,564(3)	113.10	38,253,735	26,201,294(3)	1.46
1973 .....	1,325,656,531	10,214,452(3)	129.78	44,318,965	29,464,452(3)	1.50
1972 - December .....	93,856,959	9,848,957	114.36	3,213,697	27,720,451	1.39
1973 - January .....	99,590,200	9,723,815	122.90	3,382,120	27,840,297	1.46
February .....	40,586,591	9,249,080	117.53	2,887,479	28,477,842	1.22
March .....	103,718,075	9,426,841	132.03	2,984,704	29,039,855	1.23
April .....	103,281,733	10,031,102	123.55	3,527,510	29,484,454	1.43
May .....	115,460,340	10,264,680	134.98	4,173,726	25,610,720	1.95
June .....	110,018,779	10,377,500	127.22	3,649,479	25,862,336	1.69
July .....	112,929,108	10,313,877	131.39	3,854,011	26,106,193	1.77
August .....	116,479,384	10,467,614	133.53	3,791,905	30,938,121	1.47
September .....	107,929,727	10,466,556	123.74	3,711,368	31,399,352	1.42
October .....	129,692,064	10,575,182	147.17	4,048,386	32,233,272	1.51
November .....	121,642,533	10,517,806	138.78	4,758,981	33,106,850	1.72
December .....	114,327,997	11,159,376	122.94	3,549,296	33,651,976	1.27

(1) As of June 1957, includes cheques cashed against personal chequing accounts.

(2) Revised to exclude federal government deposits.

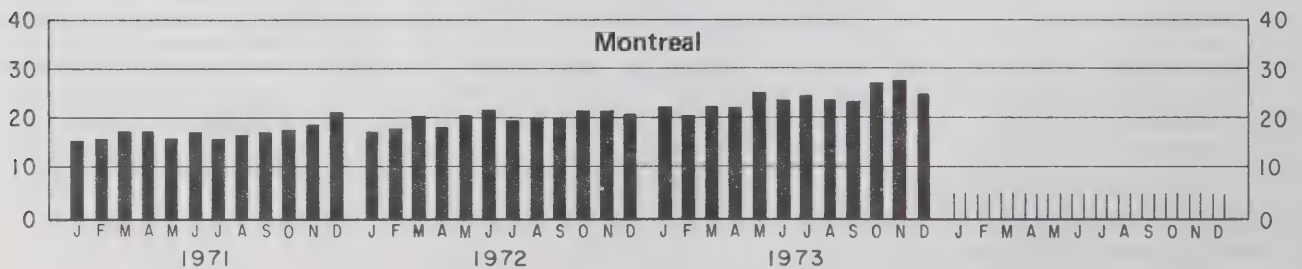
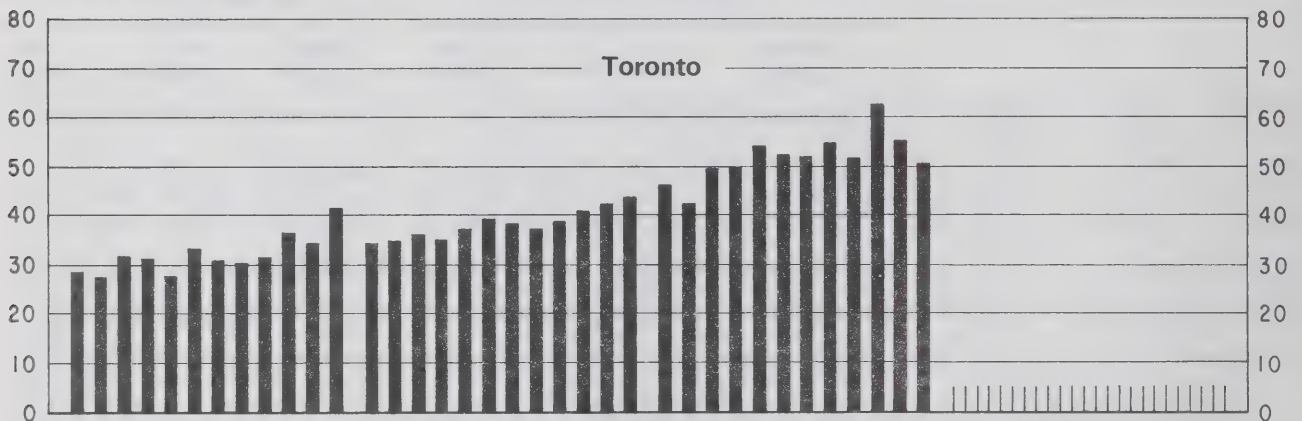
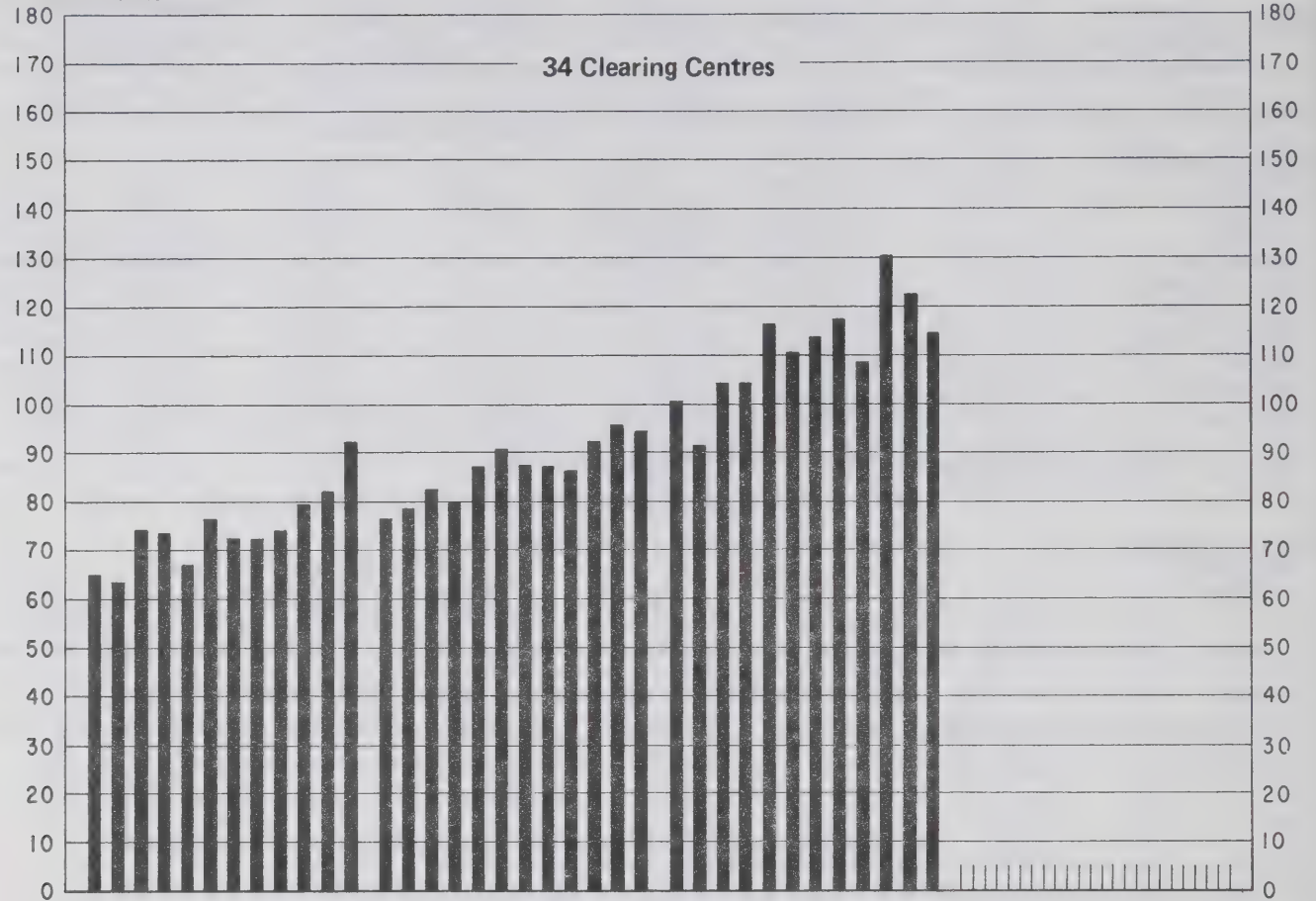
(3) Average deposits for the year.

Note: Turnover in the monthly section reflects turnover on an annual basis.

# Value of Cheques Cashed Canada

Billions of Dollars

Billions of Dollars











# Statistics Canada Statistique Canada

Price: 30 cents, \$3.00 a year

Prix: 30 cents, \$3.00 par année

## CHEQUES CASHED - CHÈQUES ENCAISSÉS

JANUARY - 1974 - JANVIER

With the advent of centralized data processing, Bank Clearing Houses as they were known have been closed down. The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it would be incorrect to assume that this comparison will remain valid through time. An examination is currently underway in an attempt to establish boundaries that can be more precisely defined.

The value of cheques cashed in the fifty clearing centres in January totalled 124,757 million, 21.2% above the value for the corresponding month of 1973. Payments in all of the 5 economic regions rose in the January comparison. Debits increased in the Atlantic Provinces by 29.2%, Quebec by 16.7%, Ontario by 18.7%, the Prairie Provinces by 34.8%, and British Columbia by 30.7%.

### The Centres

Forty-eight of the fifty centres showed a higher value of cheques cashed than in December, 1973. In respect of the major centres, payments increased in Montreal by 12.8%, Toronto by 17.3%, Winnipeg by 36.3% and Vancouver by 32.4%.

### Deposit Turnover

The turnover ratio of current deposits (compiled on an annual basis) was 132.56% compared with 122.90% for January 1973. The turnover ratio of savings accounts was 1.31 in comparison with the January 1973 ratio of 1.46.

L'avènement du traitement centralisé des données a fait disparaître les chambres de compensation bancaires dans leur ancienne forme. Les chiffres se rapportant au débit des comptes personnels continuent de rendre compte des données qui correspondent aux anciens centres, mais il serait inexact d'en conclure que cette comparaison sera toujours valable. On étudie actuellement le problème afin d'essayer de déterminer des limites plus précises.

La valeur des chèques encaissés dans 50 centres de compensation en janvier s'élevait à 124,757 millions de dollars, soit 21.2 % de plus qu'en décembre, 1973. Les comparaisons pour le mois de décembre montrent que les versements ont augmenté dans les 5 régions économiques. Les débits ont augmenté de 29.2 %, dans les provinces de l'Atlantique, de 16.7 % au Québec, de 18.7 % en Ontario, de 34.8 % dans les provinces des Prairies et de 30.7 % en Colombie-Britannique.

### Les centres

Quarante-huit des cinquante centres ont enregistré une valeur totale de chèques encaissés supérieure à celle du mois de décembre 1973. Pour ce qui est des grands centres, les versements ont augmenté de 12.8 % à Montréal, de 17.3 % à Toronto, de 36.3 % à Winnipeg et de 32.4 % à Vancouver.

### Volume des transactions

Le taux de transactions sur comptes courants (calculé sur une base annuelle) était de 132.56 % comparativement à 122.90 % en janvier 1973. Le taux de transactions sur comptes d'épargne était de 1.31 comparativement à 1.46 en janvier 1973.

Business Finance Division - Division des finances des entreprises

April - 1974 - Avril  
5-4404-509

TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	January - Janvier		
	1973	1974	$\frac{1974}{1973}$
	\$'000		%
<u>Newfoundland - Terre-Neuve</u>			
St. John's .....	542,503	843,889	155.56
<u>Prince Edward Island - Île-du-Prince-Édouard</u>			
Charlottetown .....	86,918	112,379	129.29
<u>Nova Scotia - Nouvelle-Écosse</u>			
Glace Bay .....	9,812	13,727	139.90
Halifax .....	936,822	1,045,139	111.56
Sydney .....	81,479	105,018	128.89
Total - 3 centres .....	1,028,113	1,163,884	113.21
<u>New Brunswick - Nouveau-Brunswick</u>			
Fredericton .....	215,154	327,917	152.41
Moncton .....	220,649	254,753	115.46
Saint John .....	292,329	380,285	130.09
Total - 3 centres .....	728,132	962,955	132.25
<u>Québec</u>			
Chicoutimi .....	78,713	124,376	158.01
Drummondville .....	72,715	82,260	113.13
Granby .....	93,995	102,951	109.53
Montréal .....	22,114,326	24,945,573	112.80
Québec .....	3,015,613	4,368,859	144.88
St-Hyacinthe .....	87,153	119,649	137.29
Shawinigan .....	32,815	36,015	109.75
Sherbrooke .....	204,603	197,577	96.57
Trois-Rivières .....	103,920	125,590	120.85
Valleyfield .....	39,852	53,147	133.36
Total - 10 centres .....	25,843,115	30,155,997	116.69
<u>Ontario</u>			
Brantford .....	197,116	239,144	121.32
Chatham .....	245,212	346,184	141.16
Cornwall .....	97,047	109,816	113.16
Guelph .....	162,888	198,278	121.73
Hamilton .....	1,602,472	2,109,328	131.63
Kingston .....	148,133	217,034	146.51
Kitchener .....	489,434	601,873	122.97
London .....	1,345,356	1,477,773	109.84
Niagara Falls .....	110,536	126,922	114.82
Oshawa .....	820,354	1,002,924	122.26
Ottawa .....	1,955,763	2,088,778	106.80
Peterborough .....	129,403	151,686	117.22
St. Catharines .....	264,409	281,584	106.50
Sarnia .....	151,264	183,545	121.34
Sault Ste. Marie .....	266,918	912,091	341.71
Sudbury .....	198,239	191,870	96.79
Thunder Bay .....	199,076	250,448	125.81
Timmins .....	45,125	64,577	143.11
Toronto .....	46,306,343	54,295,634	117.25
Windsor .....	735,325	988,661	134.45
Total - 20 centres .....	55,470,413	65,838,420	118.69



TABLE 1. Cheques Cashed Against Individual Accounts — Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels — fin

	January — Janvier		
	1973	1974	1974 1973
	\$'000		%
<u>Manitoba</u>			
Brandon .....	59,727	70,624	118.24
Winnipeg .....	4,266,030	5,814,784	136.30
Total — 2 centres .....	4,325,757	5,885,408	136.06
<u>Saskatchewan</u>			
Moose Jaw .....	55,673	61,834	111.07
Prince Albert .....	51,504	61,121	118.67
Regina .....	1,587,879	1,719,655	108.30
Saskatoon .....	318,500	415,198	130.36
Total — 4 centres .....	2,013,556	2,257,808	112.13
<u>Alberta</u>			
Calgary .....	3,345,464	4,545,959	135.88
Edmonton .....	2,187,595	3,339,178	152.64
Lethbridge .....	146,727	184,725	125.90
Medicine Hat .....	57,933	62,086	107.17
Total — 4 centres .....	5,737,719	8,131,948	141.73
<u>British Columbia — Colombie-Britannique</u>			
Vancouver .....	6,298,240	8,339,565	132.41
Victoria .....	897,854	1,064,725	118.59
Total — 2 centres .....	7,196,094	9,404,290	130.69
Total — 50 centres .....	102,972,320	124,756,978	121.16

TABLE 2. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 2. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative Years — Années représentatives	Canada	Atlantic Provinces — Provinces de l'Atlantique	Québec	Ontario	Prairie Provinces — Provinces des Prairies	British Columbia — Colombie- Britannique
	\$'000					
1924 .....	2,177,587(1)	51,937	616,921	907,190	453,695	147,844
1925 .....	2,230,038	43,433	714,408	899,501	442,998	149,698
1929 .....	4,095,330	66,663	1,527,636	1,658,998	591,636	250,397
1930 .....	3,211,422	60,529	1,055,695	1,339,957	539,595	215,646
1931 .....	2,668,326	54,373	904,153	1,161,547	385,481	162,772
1933 .....	1,968,877	38,248	606,986	852,504	353,783	117,356
1935 .....	2,682,051	43,509	781,272	1,289,471	435,391	132,408
1939 .....	2,511,881	50,856	799,467	1,161,529	322,491	177,538
1940 .....	2,674,335	63,562	808,906	1,135,585	493,748	172,534
1941 .....	2,941,105	72,798	780,324	1,462,605	448,855	176,523
1945 .....	5,069,995	111,196	1,553,035	2,226,044	872,432	307,288
1949 .....	6,928,511	161,244(3)	2,073,052	2,907,239(2)	1,180,453	606,523
1950 .....	7,307,022	197,111	2,284,057	3,105,448	1,155,839	564,567
1955 .....	12,452,938	323,344	3,751,023	5,608,172	1,795,200	975,199
1960 .....	20,397,897	421,135	6,033,848	9,749,568	2,897,683	1,295,663
1965 .....	36,167,160	695,960	10,759,890	17,431,112	5,081,297	2,198,901
1967 .....	48,256,097	1,106,420	15,145,995	22,040,053	6,731,190	3,232,439
1970 .....	59,451,990	1,485,874	14,594,210	30,633,746(6)	8,228,152	4,510,008
1972 .....	76,485,218	1,778,728	19,314,623	40,923,276	9,238,426	5,230,165
1973 .....	100,664,563	1,992,303	25,334,542	54,064,592	12,077,032	7,196,094
1974 .....	121,230,373	2,629,084	29,512,009	63,409,826	16,275,164	9,404,290

(1) Original 33 centres. — A l'origine, 33 centres. (2) Weyburn data added as of 1931. — Données sur Weyburn ajoutées à partir de 1931. (3) St. Catharines data added as of May 1941. — Données sur St. Catharines ajoutées à partir de mai 1941. (4) St. John's Newfoundland data added as of April, 1949. — Données sur Saint-Jean (T.-N.) à partir d'avril 1949. (5) Cornwall data added as of May, 1950. — Données sur Cornwall à partir de mai 1950. (6) Fort William merged with Port Arthur in January, 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 35 centres, the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure. — En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	Current — Courant		Savings — Épargne		Personal chequing — Chèques personnels	
	January — Janvier		January — Janvier		January — Janvier	
	1973	1974	1973	1974	1973	1974
	\$'000					
<u>Newfoundland — Terre-Neuve</u>						
St. John's .....	474,783	785,183	53,956	39,940	13,764	18,766
<u>Prince Edward Island — Île-du-Prince-Édouard</u>						
Charlottetown .....	77,341	98,482	5,114	7,141	4,463	6,756
<u>Nova Scotia — Nouvelle-Écosse</u>						
Glace Bay .....	8,230	11,571	964	1,246	618	910
Halifax .....	873,839	970,593	30,398	38,041	32,585	36,505
Sydney .....	73,964	95,966	4,155	4,463	3,360	4,589
Total — 3 centres .....	956,033	1,078,130	35,517	43,750	36,563	42,004
<u>New Brunswick — Nouveau-Brunswick</u>						
Fredericton .....	199,444	306,245	8,386	12,865	7,324	8,807
Moncton .....	204,557	235,062	8,496	8,999	7,596	10,692
Saint John .....	267,443	352,086	11,951	16,803	12,935	11,396
Total — 3 centres .....	671,444	893,393	28,833	38,667	27,855	30,895
<u>Québec</u>						
Chicoutimi .....	69,586	114,623	6,395	6,061	2,732	3,692
Drummondville .....	66,481	76,345	4,978	4,837	666	1,078
Granby .....	88,702	94,081	3,572	6,820	1,721	2,050
Montréal .....	21,195,334	23,822,960	714,849	853,939	204,143	268,674
Québec .....	2,913,083	4,222,271	84,893	121,833	17,637	24,755
St-Hyacinthe .....	77,253	108,402	8,927	9,815	973	1,432
Shawinigan .....	29,383	31,975	2,328	3,064	1,104	976
Sherbrooke .....	189,174	178,258	10,821	12,895	4,608	6,424
Trois-Rivières .....	96,498	114,758	5,202	7,927	2,220	2,905
Valleyfield .....	35,765	48,153	3,098	3,928	989	1,066
Total — 10 centres .....	24,761,259	28,811,826	845,063	1,031,119	236,793	313,052
<u>Ontario</u>						
Brantford .....	176,963	215,268	13,318	14,418	6,835	9,458
Chatham .....	232,310	327,047	7,384	11,489	5,518	7,648
Cornwall .....	82,814	99,647	10,501	6,157	3,732	4,012
Guelph .....	142,962	173,335	11,032	14,523	8,894	10,420
Hamilton .....	1,462,936	1,923,221	86,489	112,645	53,047	73,462
Kingston .....	114,788	170,135	19,132	27,423	14,213	19,476
Kitchener .....	449,028	550,914	22,422	26,622	17,984	24,337
London .....	1,257,834	1,379,743	44,548	51,353	42,974	46,677
Niagara Falls .....	97,823	110,885	7,842	10,016	4,871	6,021
Oshawa .....	793,504	967,478	16,923	22,021	9,927	13,425
Ottawa .....	1,758,470	1,857,477	115,860	124,409	81,433	106,892
Peterborough .....	108,495	127,852	11,989	13,778	8,919	10,056
St. Catharines .....	222,456	244,972	29,658	21,134	12,295	15,748
Sarnia .....	133,481	160,663	9,762	12,809	8,021	10,073
Sault Ste. Marie .....	249,882	890,751	10,081	12,466	6,955	8,874
Sudbury .....	162,848	158,933	24,014	21,149	11,377	11,788
Thunder Bay .....	170,086	215,917	16,836	19,052	12,154	15,479
Timmins .....	38,411	55,762	4,515	5,671	2,199	3,144
Toronto .....	44,591,850	52,509,690	1,265,135	1,241,846	449,358	544,098
Windsor .....	667,917	910,733	43,310	50,824	24,098	27,104
Total — 20 centres .....	52,914,858	63,050,423	1,770,751	1,819,805	784,804	968,192

TABLE 3. Cheques Cashed by Type of Account — Concluded

TABLEAU 3. Chèques tirés par type de compte — fin

	Current — Courant		Savings — Épargne		Personal chequing — Chèques personnels	
	January — Janvier		January — Janvier		January — Janvier	
	1973	1974	1973	1974	1973	1974
	\$'000					
<b>Manitoba</b>						
Brandon .....	49,785	57,670	4,463	6,240	5,479	6,714
Winnipeg .....	4,091,426	5,614,679	95,350	105,938	79,254	94,167
Total — 2 centres .....	4,141,211	5,672,349	99,813	112,178	84,733	100,881
<b>Saskatchewan</b>						
Moose Jaw .....	44,887	48,036	5,549	7,072	5,237	6,726
Prince Albert .....	44,346	53,164	3,466	3,421	3,692	4,536
Regina .....	1,539,987	1,661,961	25,663	30,206	22,229	27,488
Saskatoon .....	281,290	368,779	16,615	20,679	20,595	25,740
Total — 4 centres .....	1,910,510	2,131,940	51,293	61,378	51,753	64,490
<b>Alberta</b>						
Calgary .....	3,131,053	4,300,306	113,780	103,700	100,631	141,953
Edmonton .....	1,985,153	3,080,160	77,295	117,866	125,147	141,152
Lethbridge .....	128,055	161,149	7,350	9,355	11,322	14,221
Medicine Hat .....	42,051	50,275	10,384	4,606	5,498	7,205
Total — 4 centres .....	5,286,312	7,591,890	208,809	235,527	242,598	304,531
<b>British Columbia — Colombie-Britannique</b>						
Vancouver .....	5,839,003	7,741,516	245,451	293,474	213,786	304,575
Victoria .....	822,433	961,561	37,520	52,939	37,901	50,225
Total — 2 centres .....	6,661,436	8,703,077	282,971	346,413	251,687	354,800
Total — 50 centres .....	97,855,187	118,816,693	3,382,120	3,735,918	1,735,013	2,204,367

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) — Courant(1)			Savings — Épargne		
	Cheques cashed — Chèques encaissés	Deposits — Dépôts	Turnover — Rotation	Cheques cashed — Chèques encaissés	Deposits — Dépôts	Turnover — Rotation
	\$'000		%	\$'000		%
1971 .....	885,371,891	7,715,954(3)	114.75	34,090,452	22,798,922(3)	1.50
1972 .....	1,028,679,510	9,095,564(3)	113.10	38,253,735	26,201,294(3)	1.46
1973 .....	1,325,656,531	10,214,452(3)	129.78	44,318,965	29,464,452(3)	1.50
1973 — January — Janvier .....	99,590,200	9,723,815	122.90	3,382,120	27,840,297	1.46
February — Février .....	90,586,591	9,249,080	117.53	2,887,479	28,477,842	1.22
March — Mars .....	103,718,075	9,426,841	132.03	2,984,704	29,039,855	1.23
April — Avril .....	103,281,733	10,031,102	123.55	3,527,510	29,484,454	1.43
May — Mai .....	115,460,340	10,264,680	134.98	4,173,726	25,610,720	1.95
June — Juin .....	110,018,779	10,377,500	127.22	3,649,479	25,862,336	1.69
July — Juillet .....	112,929,108	10,313,877	131.39	3,854,011	26,106,193	1.77
August — Août .....	116,479,384	10,467,614	133.53	3,791,905	30,938,121	1.47
September — Septembre .....	107,929,727	10,466,556	123.74	3,711,368	31,399,352	1.42
October — Octobre .....	129,692,064	10,575,182	147.17	4,048,386	32,233,272	1.51
November — Novembre .....	121,642,533	10,517,806	138.78	4,758,981	33,106,850	1.72
December — Décembre .....	114,327,997	11,159,376	122.94	3,549,296	33,651,976	1.27
1974 — January — Janvier .....	121,021,060	10,955,781	132.56	3,735,918	34,299,799	1.31

(1) As of June 1957, includes cheques cashed against personal chequing accounts. — Au 1<sup>er</sup> juin, 1957, comprend les chèques tirés sur les comptes chèques personnels. (2) Revised to exclude federal government deposits. — Dépôts du gouvernement fédéral exclus. (3) Average deposits for the year. — Moyenne des dépôts de l'année.

Note: Turnover in the monthly section reflects turnover on an annual basis.

Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.

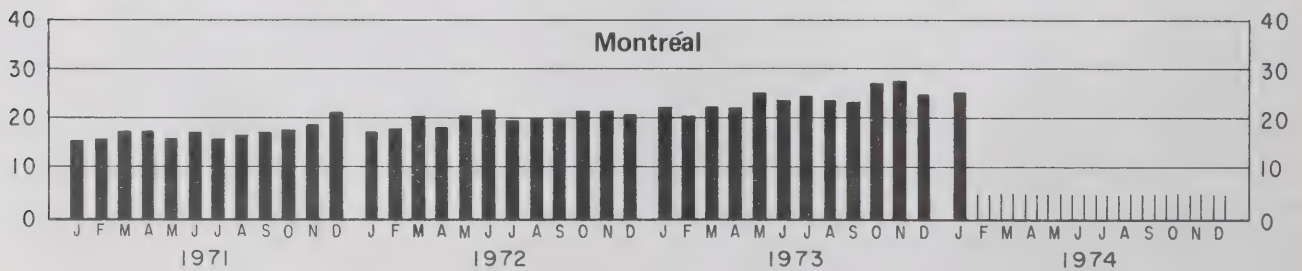
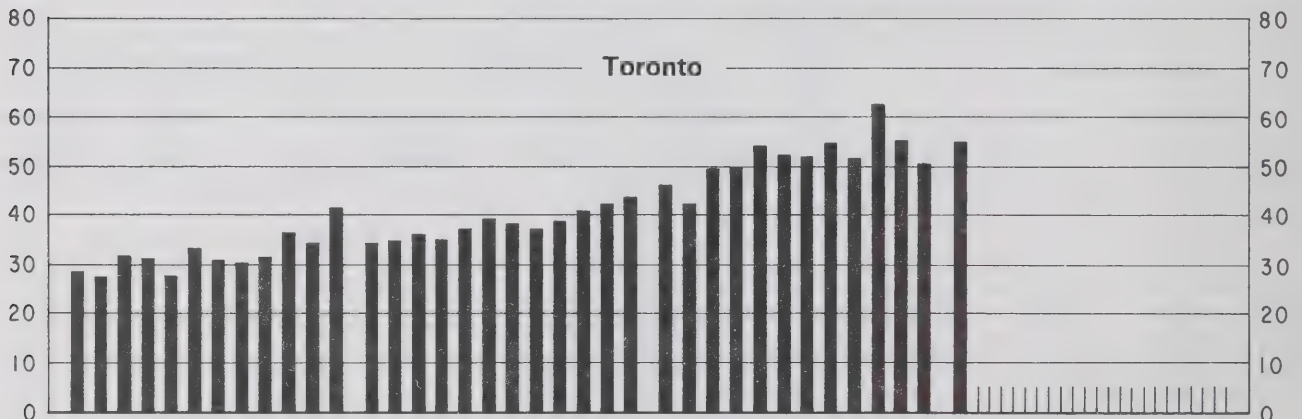
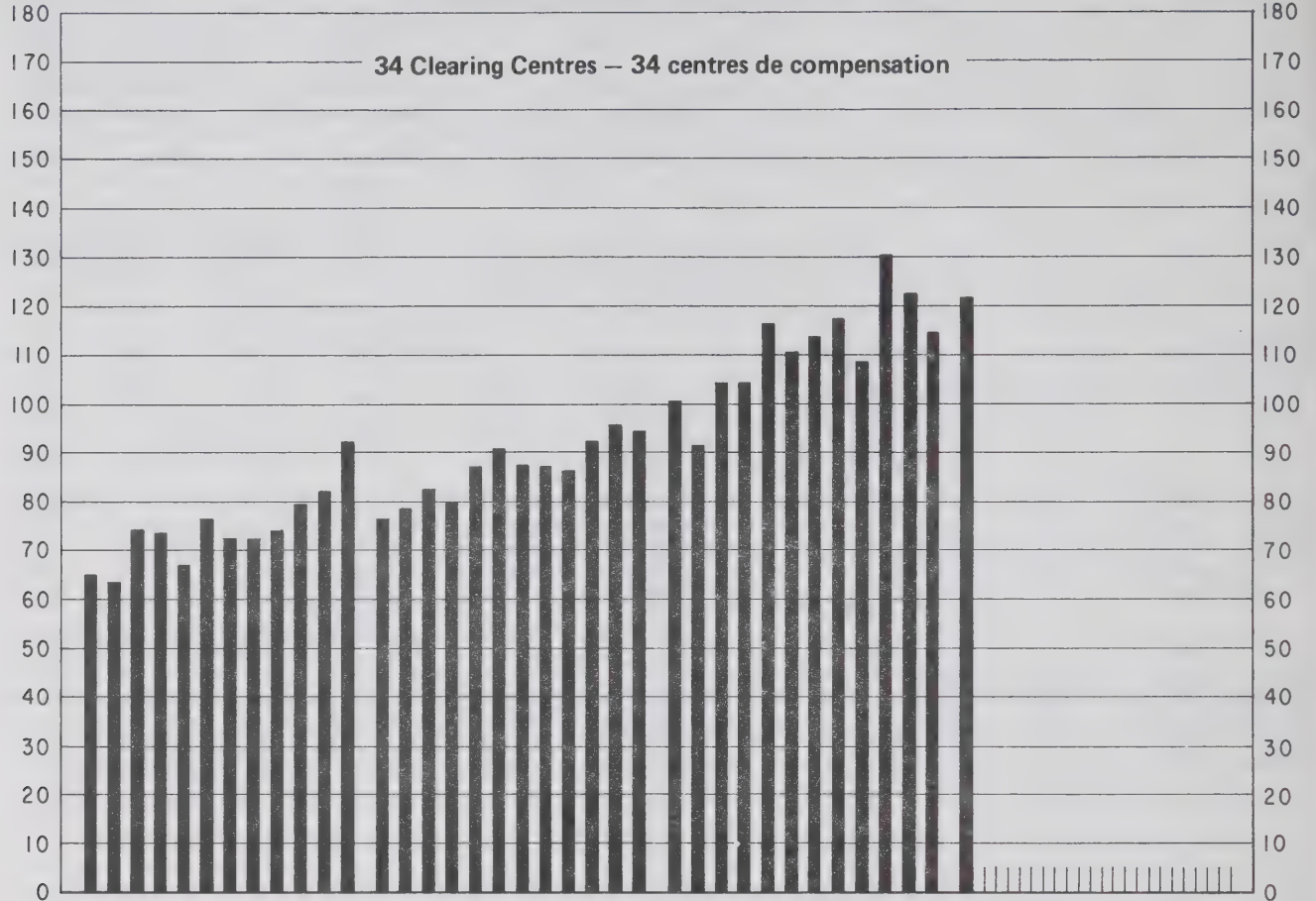


# Value of Cheques Cashed in Canada

## Valeur des chèques encaissés au Canada

Billions of Dollars  
Milliards de dollars

Billions of Dollars  
Milliards de dollars









Feb. 1974

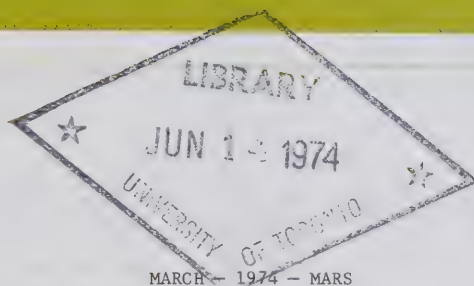




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CHEQUES CASHEDCHÈQUES ENCAISSÉS

With the advent of centralized data processing, Bank Clearing Houses as they were known have been closed down. The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it would be incorrect to assume that this comparison will remain valid through time. An examination is currently underway in an attempt to establish boundaries that can be more precisely defined.

The value of cheques cashed in the 50 clearing centres in March totalled 128,222 million, 20.2% above the value for the corresponding month of 1973. Payments in all of the 10 provinces rose in March comparison. Debits increased in Newfoundland by 100.9%, Prince Edward Island by 13.2%, Nova Scotia by 32.3%, New Brunswick by 30.7%, Québec by 20.4%, Ontario by 14.3%, Manitoba by 45.1%, Saskatchewan by 29.7%, Alberta by 30.2% and British Columbia by 32.7%.

## The Centres

Forty-seven of the fifty centres showed a higher value of cheques cashed than in March of 1973. In respect of the major centres, payments increased in Montreal by 18.9%, Toronto by 13.7%, Winnipeg by 45.7% and Vancouver by 35.1%.

## Deposit Turnover

The turnover ratio of current deposits (compiled on an annual basis) was 138.87% compared with 132.03% for March 1973. The turnover ratio of savings accounts was 1.25 compared with the March 1973 ratio of 1.23.

Business Finance Division

L'avènement du traitement centralisé des données a fait disparaître les chambres de compensation bancaires dans leur ancienne forme. Les chiffres se rapportant au débit des comptes personnels continuent de rendre compte des données qui correspondent aux anciens centres, mais il serait inexact d'en conclure que cette comparaison sera toujours valable. On étudie actuellement le problème afin d'essayer de déterminer des limites plus précises.

La valeur des chèques encaissés dans 50 centres de compensation en mars s'élevait à 128,222 millions de dollars soit 20.2 % de plus qu'en mars 1973. Les comparaisons pour le mois de mars montrent que les versements ont augmenté dans les 10 provinces. Les débits ont augmenté de 100.9 % en Terre-Neuve, de 13.2 % dans l'Île-du-Prince-Édouard, de 32.3 % en Nouvelle-Écosse, de 30.7 % au Nouveau-Brunswick, de 20.4 % au Québec, de 14.3 % en Ontario, de 45.1 % au Manitoba, de 29.7 % en Saskatchewan, de 30.2 % en Alberta et de 32.7 % en Colombie-Britannique.

## Les centres

Quarante-sept des cinquante centres ont enregistré une valeur totale de chèques encaissés supérieure à celle du mois de mars 1973. Pour ce qui est des grands centres, les versements ont augmenté de 18.9 % à Montréal, de 13.7 % à Toronto, de 45.7 % à Winnipeg et de 35.1 % à Vancouver.

## Volumes des transactions

Le taux de transactions sur comptes courants (calculé sur une base annuelle) était de 138.87 % comparativement à 132.03 % en mars 1973. Le taux de transactions sur comptes d'épargne était de 1.25 comparativement à 1.23 en mars 1973.

Division des finances des entreprises

June - 1974 - Juin  
5-4404-509

TABLE 1. Cheques Cashed Against Individual Accounts

TABEAU 1. Chèques tirés sur les comptes individuels

	March - Mars			First three months - Trois premiers mois		
	1973	1974	$\frac{1974}{1973}$	1973	1974	$\frac{1974}{1973}$
	\$'000		%	\$'000		%
<u>Newfoundland - Terre-Neuve</u>						
St. John's .....	522,773	1,050,009	200.85	1,569,850	2,547,944	162.31
<u>Prince Edward Island - Île-du-Prince-Édouard</u>						
Charlottetown .....	94,851	107,324	113.15	245,549	321,281	130.84
<u>Nova Scotia - Nouvelle-Écosse</u>						
Glace Bay .....	8,633	13,428	155.54	27,112	38,285	141.21
Halifax .....	851,112	1,146,860	134.75	2,607,958	3,100,872	118.90
Sydney .....	93,336	100,800	108.00	248,846	305,989	122.96
Total - 3 centres .....	953,081	1,261,088	132.32	2,883,916	3,445,146	119.46
<u>New Brunswick - Nouveau-Brunswick</u>						
Fredericton .....	221,582	300,009	135.39	589,255	837,534	142.13
Moncton .....	221,979	235,099	105.91	635,472	701,462	110.38
Saint John .....	293,878	428,977	145.97	825,976	1,128,914	136.68
Total - 3 centres .....	737,439	964,085	130.73	2,050,703	2,667,910	130.10
<u>Québec</u>						
Chicoutimi .....	93,728	118,702	126.65	244,690	343,489	140.38
Drummondville .....	64,840	73,809	113.83	196,559	226,053	115.01
Granby .....	80,542	103,736	128.80	247,626	295,574	119.36
Montréal .....	22,334,063	26,555,343	118.89	64,538,211	75,528,938	117.03
Québec .....	2,930,116	3,951,637	134.86	8,677,987	11,834,490	136.37
St-Hyacinthe .....	105,193	104,742	99.57	261,739	336,985	128.75
Shawinigan .....	31,941	37,632	117.82	90,235	103,619	114.83
Sherbrooke .....	221,605	192,106	86.69	657,978	574,115	87.25
Trois-Rivières .....	107,913	131,141	121.53	310,106	369,968	119.30
Valleyfield .....	39,433	49,408	125.30	116,113	147,153	126.73
Total - 10 centres .....	26,009,374	31,318,256	120.41	75,341,244	89,760,384	119.14
<u>Ontario</u>						
Brantford .....	201,704	244,396	121.17	559,390	684,779	122.42
Chatham .....	248,761	306,889	123.37	719,213	939,045	130.57
Cornwall .....	98,212	95,427	97.16	275,434	301,649	109.52
Guelph .....	147,749	189,001	127.92	435,983	550,695	126.31
Hamilton .....	1,769,333	1,991,166	112.54	4,837,347	6,101,310	126.13
Kingston .....	153,781	180,421	117.32	443,892	570,764	128.58
Kitchener .....	505,567	606,965	120.06	1,442,527	1,689,732	117.14
London .....	1,356,295	1,547,617	114.11	3,963,989	4,418,866	111.48
Niagara Falls .....	113,195	129,092	114.04	322,290	370,432	114.94
Oshawa .....	838,928	1,169,788	139.44	2,473,080	2,985,577	120.72
Ottawa .....	1,823,267	2,136,105	117.16	5,357,914	6,181,570	115.37
Peterborough .....	127,541	187,924	147.34	357,964	469,218	131.08
St. Catharines .....	248,434	274,243	110.39	712,569	784,117	110.04
Sarnia .....	158,915	202,746	127.58	446,318	539,205	120.81
Sault Ste. Marie .....	228,264	412,616	180.76	740,820	1,728,893	233.38
Sudbury .....	183,589	196,555	107.06	548,872	554,625	101.05
Thunder Bay .....	225,831	256,352	113.52	624,861	725,299	116.07
Timmins .....	47,721	63,981	134.07	135,778	184,789	136.10
Toronto .....	49,466,948	56,221,026	113.65	138,706,062	159,551,967	115.03
Windsor .....	984,728	945,571	96.02	2,444,412	2,939,769	120.27
Total - 20 centres .....	58,928,763	67,357,881	114.30	165,548,715	193,272,301	116.75



TABLE 1. Cheques Cashed Against Individual Accounts — Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels — fin

	March — Mars			First three months — Trois premiers mois		
	1973	1974	1974 1973	1973	1974	1974 1973
	\$'000		%	\$'000		%
<b>Manitoba</b>						
Brandon .....	66,938	69,294	103.52	180,109	199,850	110.96
Winnipeg .....	4,347,175	6,333,442	145.69	12,604,949	16,897,780	134.06
Total — 2 centres .....	4,414,113	6,402,736	145.05	12,785,058	17,097,630	133.73
<b>Saskatchewan</b>						
Moose Jaw .....	45,392	45,808	100.92	137,606	148,411	107.85
Prince Albert .....	53,527	62,403	116.58	153,683	178,087	115.88
Regina .....	1,216,937	1,638,343	134.63	3,701,876	4,328,327	116.92
Saskatoon .....	331,337	389,251	117.48	938,184	1,173,641	125.10
Total — 4 centres .....	1,647,193	2,135,805	129.66	4,931,349	5,828,466	118.19
<b>Alberta</b>						
Calgary .....	3,357,196	4,558,648	135.79	9,132,328	13,125,992	143.73
Edmonton .....	2,403,807	2,953,580	122.87	6,547,176	9,194,607	140.44
Lethbridge .....	136,775	171,916	125.69	394,024	511,213	129.74
Medicine Hat .....	52,361	63,771	121.79	154,577	179,543	116.15
Total — 4 centres .....	5,950,139	7,747,915	130.21	16,228,105	23,011,355	141.80
<b>British Columbia — Colombie-Britannique</b>						
Vancouver .....	6,404,307	8,651,602	135.09	18,795,162	24,837,691	132.15
Victoria .....	1,040,746	1,225,662	117.77	2,769,518	3,398,889	122.73
Total — 2 centres .....	7,445,053	9,877,264	132.67	21,564,680	28,236,580	130.94
Total — 50 centres .....	106,702,779	128,222,363	120.17	303,149,169	365,188,997	120.47

TABLE 2. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 2. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years — Années représentative	Canada	Atlantic Provinces — Provinces de l'Atlantique	Québec	Ontario	Prairie Provinces — Provinces des Prairies	British Columbia — Colombie- Britannique
	thousands of dollars — milliers de dollars					
1924 .....	6,338,218(1)	146,867	1,909,392	2,596,716	1,267,761	417,482
1925 .....	6,150,108	125,882	1,872,575	2,446,619	1,282,945	422,087
1929 .....	11,504,782	191,235	4,220,849	4,660,142	1,644,222	788,335
1930 .....	9,118,487	167,396	3,092,172	3,784,311	1,469,326	605,282
1933 .....	5,686,477	106,041	1,703,328	2,501,043	1,050,351(2)	325,714
1935 .....	7,006,891	264,460	2,059,698	3,413,815	1,029,204	383,920
1940 .....	8,042,213	199,348	2,521,116	3,504,308	1,292,446	524,995
1945 .....	14,832,464	322,263	4,380,524	6,947,178(3)	2,259,561	922,938
1950 .....	21,036,876	553,723(4)	6,392,332	9,029,068(5)	3,335,352	1,726,400
1953 .....	33,186,202	864,695	9,177,572	15,147,919	5,350,102	2,645,914
1955 .....	36,615,038	822,399	10,938,261	16,642,409	5,366,624	2,845,345
1960 .....	63,898,039	1,259,774	18,870,155	30,932,494	8,528,339	4,307,277
1965 .....	111,710,056	2,102,986	34,063,615	52,884,018	15,407,643	7,251,794
1966 .....	122,569,620	2,946,199	37,472,404	56,134,967	17,217,089	8,798,961
1967 .....	139,078,799	3,142,293	44,836,777	62,110,573	19,366,062	9,523,094
1968 .....	145,859,823	3,434,610	41,447,027	70,530,459	20,238,564	10,209,163
1969 .....	164,193,764	3,984,449	47,170,531	79,139,206	21,140,502	12,759,076
1970 .....	178,853,936	4,562,098	46,196,079	90,879,406(6)	24,003,879	13,212,474
1971 .....	202,863,096	4,823,425	54,337,415	104,776,789	24,436,408	14,489,059
1972 .....	239,092,764	5,147,300	62,423,237	124,923,549	28,936,498	17,662,180
1973 .....	296,463,388	5,639,256	73,874,176	161,440,764	33,944,512	21,564,680
1974 .....	355,997,417	7,785,181	87,937,543	186,100,662	45,937,451	28,236,580

(1) Original 33 centres. — À l'origine, 33 centres. (2) Weyburn data added as of 1931. — Données sur Weyburn ajoutées à partir de 1931. (3) St. Catharines data added as of May 1941. — Données sur St. Catharines ajoutées à partir de mai 1941. (4) St. John's, Newfoundland data added as of April, 1949. — Données sur Saint-Jean (T.-N.) à partir d'avril 1949. (5) Cornwall data added as of May, 1950. — Données sur Cornwall à partir de mai 1950. (6) Fort William merged with Port Arthur in January, 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 35 centres, the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure. — En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	Current — Courant		Savings — Épargne		Personal chequing — Chèques personnels	
	March — Mars		March — Mars		March — Mars	
	1973	1974	1973	1974	1973	1974
thousands of dollars — milliers de dollars						
<u>Newfoundland — Terre-Neuve</u>						
St. John's .....	457,660	983,331	50,802	49,196	14,311	17,482
<u>Prince Edward Island — Île-du-Prince-Édouard</u>						
Charlottetown .....	86,465	95,884	3,782	5,128	4,604	6,312
<u>Nova Scotia — Nouvelle-Écosse</u>						
Glace Bay .....	6,999	11,233	964	1,276	670	919
Halifax .....	790,845	1,071,870	28,461	37,239	31,806	37,751
Sydney .....	85,762	92,078	3,930	4,155	3,644	4,567
Total — 3 centres .....	883,606	1,175,181	33,355	42,670	36,120	43,237
<u>New Brunswick — Nouveau-Brunswick</u>						
Fredericton .....	207,741	281,405	7,107	10,074	6,734	8,530
Moncton .....	205,568	215,368	8,361	8,773	8,050	10,958
Saint John .....	271,171	404,793	13,557	12,172	9,150	12,012
Total — 3 centres .....	684,480	901,566	29,025	31,019	23,934	31,500
<u>Québec</u>						
Chicoutimi .....	85,227	107,381	5,689	7,382	2,812	3,939
Drummondville .....	59,195	68,156	4,693	4,659	952	994
Granby .....	74,415	96,611	4,387	4,692	1,740	2,433
Montréal .....	21,418,278	25,615,529	702,104	688,741	213,681	251,073
Québec .....	2,831,069	3,811,150	80,792	118,495	18,255	21,992
St-Hyacinthe .....	91,461	92,731	12,555	10,372	1,177	1,639
Shawinigan .....	28,377	33,597	2,609	2,899	955	1,136
Sherbrooke .....	209,957	174,937	10,841	10,785	4,807	6,384
Trois-Rivières .....	100,349	120,838	5,102	6,908	2,462	3,395
Valleyfield .....	35,366	44,359	3,107	3,526	960	1,523
Total — 10 centres .....	24,929,694	30,165,289	831,879	858,459	247,801	294,508
<u>Ontario</u>						
Brantford .....	181,919	217,740	12,972	16,598	6,813	10,058
Chatham .....	235,877	290,114	7,146	9,160	5,738	7,615
Cornwall .....	89,440	84,987	5,087	6,145	3,685	4,295
Guelph .....	131,227	166,814	8,827	11,697	7,695	10,490
Hamilton .....	1,623,944	1,814,010	87,925	103,906	57,464	73,250
Kingston .....	124,117	140,269	15,383	23,077	14,281	17,075
Kitchener .....	462,363	543,024	24,564	29,953	18,640	33,988
London .....	1,276,447	1,451,002	40,931	50,157	38,917	46,458
Niagara Falls .....	100,430	113,280	7,613	9,547	5,152	6,265
Oshawa .....	811,537	1,134,704	16,868	20,395	10,523	14,689
Ottawa .....	1,640,908	1,887,356	98,361	134,268	83,998	114,481
Peterborough .....	106,730	163,732	11,855	13,185	8,956	11,007
St. Catharines .....	219,881	238,014	16,221	19,200	12,332	17,029
Sarnia .....	138,804	180,745	11,546	11,337	8,565	10,664
Sault Ste. Marie .....	211,318	390,869	9,508	12,957	7,438	8,790
Sudbury .....	147,920	163,565	24,653	20,298	11,016	12,692
Thunder Bay .....	190,743	219,781	20,859	19,693	14,229	16,878
Timmins .....	40,531	55,862	4,777	5,164	2,413	2,955
Toronto .....	48,003,872	54,524,901	999,155	1,099,555	463,921	596,570
Windsor .....	917,544	866,547	43,534	52,816	23,650	26,208
Total — 20 centres .....	56,655,552	64,647,316	1,467,785	1,669,108	805,426	1,041,457

TABLE 3. Cheques Cashed by Type of Account — Concluded

TABLEAU 3. Chèques tirés par type de compte — fin

	Current — Courant		Savings — Épargne		Personal chequing — Chèques personnels	
	March — Mars		March — Mars		March — Mars	
	1973	1974	1973	1974	1973	1974
thousands of dollars — milliers de dollars						
<b>Manitoba</b>						
Brandon .....	57,111	56,898	4,244	6,006	5,583	6,390
Winnipeg .....	4,190,962	6,148,543	76,436	90,613	79,777	94,286
Total — 2 centres .....	4,248,073	6,205,441	80,680	96,619	85,360	100,676
<b>Saskatchewan</b>						
Moose Jaw .....	35,979	34,666	4,421	5,329	4,992	5,783
Prince Albert .....	46,414	54,396	3,209	3,323	3,904	4,684
Regina .....	1,172,275	1,587,748	21,761	22,425	22,901	28,150
Saskatoon .....	297,273	348,455	14,001	16,574	20,063	24,222
Total — 4 centres .....	1,551,941	2,025,265	43,392	47,701	51,860	62,839
<b>Alberta</b>						
Calgary .....	3,164,778	4,332,732	85,526	92,917	106,892	132,999
Edmonton .....	2,248,166	2,315,465	65,021	475,023	90,620	163,092
Lethbridge .....	120,039	149,114	6,242	8,200	10,494	14,602
Medicine Hat .....	41,864	51,402	4,448	4,881	6,049	7,488
Total — 4 centres .....	5,574,847	6,848,713	161,237	581,021	214,055	318,181
<b>British Columbia — Colombie-Britannique</b>						
Vancouver .....	5,919,905	7,996,634	250,091	328,310	234,311	326,658
Victoria .....	973,236	1,119,291	32,676	49,241	34,834	57,130
Total — 2 centres .....	6,893,141	9,115,925	282,767	377,551	269,145	383,788
Total — 50 centres .....	101,965,459	122,163,911	2,984,704	3,758,472	1,752,616	2,299,980

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) — Courant(1)			Savings — Épargne		
	Cheques cashed — Chèques encaissés	Deposits(2) — Dépôts(2)	Turnover — Rotation	Cheques cashed — Chèques encaissés	Deposits — Dépôts	Turnover — Rotation
	\$'000		%	\$'000		%
1971 .....	885,371,891	7,715,954(3)	114.75	34,090,452	22,798,922(3)	1.50
1972 .....	1,028,679,510	9,095,564(3)	113.10	38,253,735	26,201,294(3)	1.46
1973 .....	1,325,656,531	10,214,452(3)	129.78	44,318,965	29,464,452(3)	1.50
1973 — March — Mars .....	103,718,075	9,426,841	132.03	2,984,704	29,039,855	1.23
April — Avril .....	103,281,733	10,031,102	123.55	3,527,510	29,484,454	1.43
May — Mai .....	115,460,340	10,264,680	134.98	4,173,726	25,610,720	1.95
June — Juin .....	110,018,779	10,377,500	127.22	3,649,479	25,862,336	1.69
July — Juillet .....	112,929,108	10,313,877	131.39	3,854,011	26,106,193	1.77
August — Août .....	116,479,384	10,476,614	133.53	3,791,905	30,938,121	1.47
September — Septembre .....	107,929,727	10,466,556	123.74	3,711,368	31,399,352	1.42
October — Octobre .....	129,692,072	10,575,182	147.17	4,048,386	32,233,272	1.51
November — Novembre .....	121,642,533	10,517,806	138.78	4,758,981	33,106,850	1.72
December — Décembre .....	114,327,997	11,159,376	122.94	3,549,296	33,651,976	1.27
1974 — January — Janvier .....	121,021,060	10,955,781	132.56	3,735,918	34,299,799	1.31
February — Février .....	108,797,118	10,322,129	126.48	3,412,538	35,156,857	1.16
March — Mars .....	124,463,891	10,755,365	138.87	3,758,472	36,086,603	1.25

(1) As of June 1957, includes cheques cashed against personal chequing accounts. — Au 1<sup>er</sup> juin, 1957, comprend les chèques tirés sur les comptes chèques personnels. (2) Revised to exclude federal government deposits. — Dépôts du gouvernement fédéral exclus. (3) Average deposits for the year. — Moyenne des dépôts de l'année.

Note: Turnover in the monthly section reflects turnover on an annual basis.

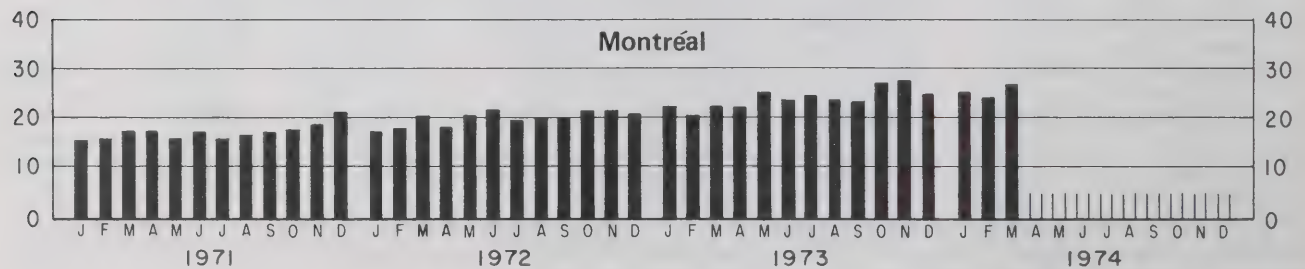
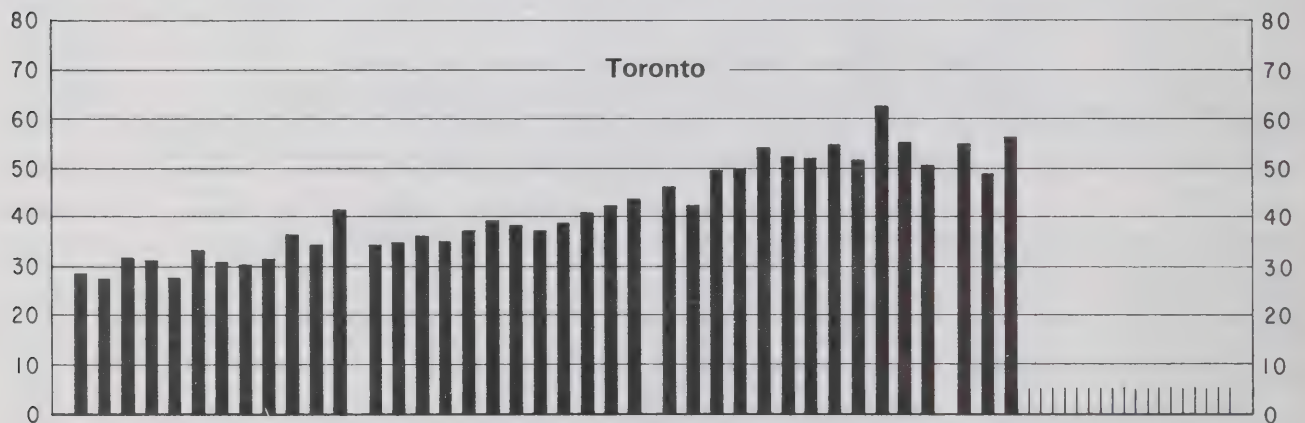
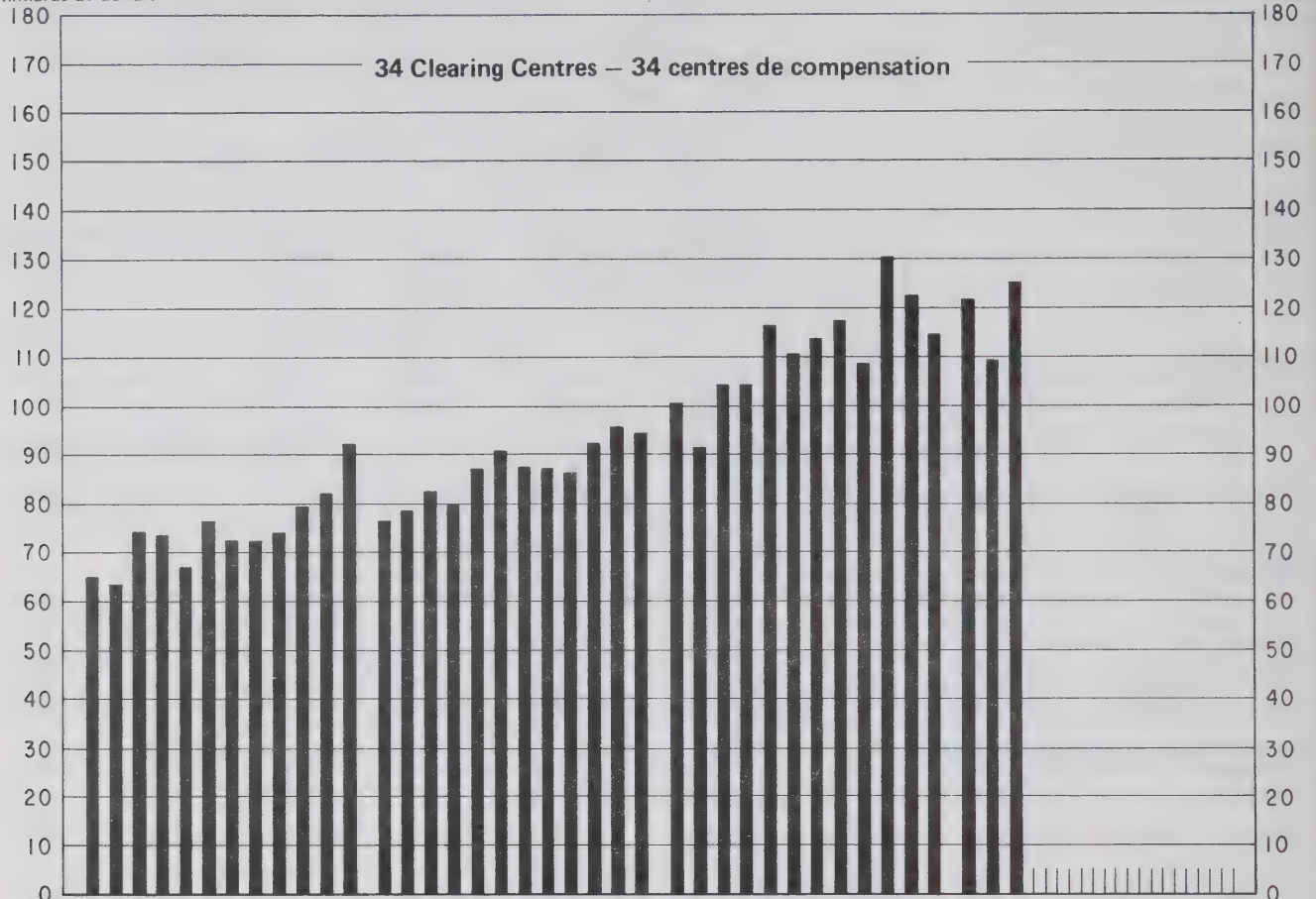
Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.



# Value of Cheques Cashed in Canada Valeur des chèques encaissés au Canada

Billions of Dollars  
Milliards de dollars

Billions of Dollars  
Milliards de dollars











# Statistics Canada Statistique Canada

Price: 30 cents, \$3.00 a year

## CHEQUES CASHED

APRIL - 1974 - AVRIL

With the advent of centralized data processing, Bank Clearing Houses as they were known have been closed down. The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it would be incorrect to assume that this comparison will remain valid through time. An examination is currently underway in an attempt to establish boundaries that can be more precisely defined.

The value of cheques cashed in the 50 clearing centres in April totalled 132,429 million, 24.0% above the value for the corresponding month of 1973. Payments in all of the 10 provinces rose in the April comparison. Debits increased in Newfoundland by 24.6%, Prince Edward Island by 14.5%, Nova Scotia by 19.6%, New Brunswick by 31.2%, Québec by 25.0%, Ontario by 18.0%, Manitoba by 36.1%, Saskatchewan by 18.2%, Alberta by 31.2% and British Columbia by 57.0%.

### The Centres:

Forty-six of the fifty centres showed a higher value of cheques cashed than in April of 1973. In respect of the major centres, payments increased in Montreal by 25.0%, Toronto by 16.9%, Winnipeg by 36.1% and Vancouver by 48.6%.

### Deposit Turnover:

The turnover ratio of current deposits (compiled on an annual basis) was 135.57% compared with 123.55% for April 1973. The turnover ratio of savings accounts was 1.50 compared with the April 1973 ratio of 1.43.

Business Finance Division

L'avènement du traitement centralisé des données a fait disparaître les chambres de compensation bancaires dans leur ancienne forme. Les chiffres se rapportant au débit des comptes personnels continuent de rendre compte des données qui correspondent aux anciens centres, mais il serait inexact d'en conclure que cette comparaison sera toujours valable. On étudie actuellement le problème afin d'essayer de déterminer des limites plus précises.

La valeur des chèques encaissés dans 50 centres de compensation en avril s'élevait à 132,429 millions de dollars soit 24.0 % de plus qu'en avril 1973. Les comparaisons pour le mois d'avril montrent que les versements ont augmenté dans les 10 provinces. Les débits ont augmenté de 24.6 % en Terre-Neuve, de 14.5 % dans l'Île-du-Prince-Édouard, de 19.6 % en Nouvelle-Écosse, de 31.2 % au Nouveau-Brunswick, de 25.0 % au Québec, de 18.0 % en Ontario, de 36.1 % au Manitoba, de 18.2 % en Saskatchewan, de 31.2 % en Alberta et de 57.0 % en Colombie-Britannique.

### Les centres:

Quarante-six des cinquante centres ont enregistré une valeur totale de chèques encaissés supérieure à celle du mois d'avril 1973. Pour ce qui est des grands centres, les versements ont augmenté de 25.0 % à Montréal, de 16.9 % à Toronto, de 36.1 % à Winnipeg et de 48.6 % à Vancouver.

### Volumes des transactions:

Le taux de transactions sur comptes courants (calculé sur une base annuelle) était de 135.57 % comparativement à 123.55 % en avril 1973. Le taux de transactions sur comptes d'épargne était de 1.50 comparativement à 1.43 en avril 1973.

Division des finances des entreprises

TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	April - Avril			First four months - Quatre premiers mois		
	1973	1974	1974 1973	1973	1974	1974 1973
	\$'000		%	\$'000		%
<u>Newfoundland - Terre-Neuve:</u>						
St. John's .....	614,947	766,217	124.60	2,184,797	3,314,161	151.69
<u>Prince Edward Island - Île-du-Prince-Édouard:</u>						
Charlottetown .....	91,063	104,305	114.54	336,612	425,586	126.43
<u>Nova Scotia - Nouvelle-Écosse:</u>						
Glace Bay .....	9,947	12,434	125.00	37,059	50,719	136.86
Halifax .....	906,821	1,071,598	118.17	3,514,779	4,172,470	118.71
Sydney .....	77,185	104,272	135.09	326,031	410,261	125.83
Total - 3 centres .....	993,953	1,188,304	119.55	3,877,869	4,633,450	119.48
<u>New Brunswick - Nouveau-Brunswick:</u>						
Fredericton .....	240,173	327,996	136.57	829,428	1,165,530	140.52
Moncton .....	210,604	279,092	132.52	846,076	980,554	115.89
Saint John .....	306,602	386,657	126.11	1,132,578	1,515,571	133.82
Total - 3 centres .....	757,379	993,745	131.21	2,808,082	3,661,655	130.40
<u>Québec:</u>						
Chicoutimi .....	115,586	130,899	113.25	370,076	474,388	128.19
Drummondville .....	78,983	81,251	102.87	275,542	307,304	111.53
Granby .....	80,290	90,232	112.38	327,916	385,806	117.65
Montréal .....	22,104,329	27,539,870	124.59	86,642,540	103,068,808	118.96
Québec .....	2,858,591	3,838,924	134.29	11,536,578	15,673,414	135.86
St-Hyacinthe .....	99,003	103,200	104.24	360,742	440,185	122.02
Shawinigan .....	28,243	33,982	120.32	118,478	137,601	116.14
Sherbrooke .....	225,114	179,760	79.85	883,092	753,875	85.37
Trois-Rivières .....	103,841	127,391	122.68	413,947	497,359	120.15
Valleyfield .....	40,020	49,524	123.75	156,133	196,677	125.97
Total - 10 centres .....	25,733,800	32,175,033	125.03	101,075,044	121,935,417	120.64
<u>Ontario:</u>						
Brantford .....	184,699	263,664	142.75	744,089	948,443	127.46
Chatham .....	219,546	334,222	152.23	938,759	1,273,267	135.63
Cornwall .....	103,641	128,611	124.09	379,075	430,260	113.50
Guelph .....	155,605	210,923	135.55	591,588	761,618	128.74
Hamilton .....	1,815,484	2,204,495	121.43	6,652,831	8,305,805	124.85
Kingston .....	157,545	156,150	99.11	601,437	726,914	120.86
Kitchener .....	443,565	581,220	131.03	1,886,092	2,270,952	120.41
London .....	1,334,035	1,651,338	123.79	5,298,024	6,070,204	114.57
Niagara Falls .....	113,741	130,322	114.58	436,031	500,754	114.84
Oshawa .....	845,330	1,193,001	141.13	3,318,410	4,178,578	125.92
Ottawa .....	1,942,300	2,252,576	115.97	7,300,214	8,434,146	115.53
Peterborough .....	125,960	150,726	119.66	483,924	619,944	128.11
St. Catharines .....	244,248	278,275	113.93	956,817	1,062,392	111.03
Sarnia .....	146,409	198,841	135.81	592,727	738,046	124.52
Sault Ste. Marie .....	258,423	530,443	205.26	999,243	2,259,336	226.10
Sudbury .....	188,303	200,842	106.66	737,175	755,467	102.48
Thunder Bay .....	216,425	246,859	114.06	841,286	972,158	115.56
Timmins .....	48,695	70,444	144.66	184,473	255,233	138.36
Toronto .....	49,702,068	58,117,770	116.93	188,408,130	217,669,737	115.53
Windsor .....	876,670	847,135	96.63	3,321,082	3,786,904	114.03
Total - 20 centres .....	59,122,692	69,747,857	117.97	224,671,407	262,020,158	116.62



TABLE 1. Cheques Cashed Against Individual Accounts -- Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels -- fin

	April -- Avril			First four months -- Quatre premiers mois		
	1973	1974	1974 1973	1973	1974	1974 1973
	\$'000		%	\$'000		%
<b>Manitoba:</b>						
Brandon .....	58,945	79,147	134.27	239,054	278,997	116.71
Winnipeg .....	4,347,253	5,916,827	136.10	16,952,202	22,814,607	134.58
Total -- 2 centres .....	4,406,198	5,995,974	136.08	17,191,256	23,093,604	134.33
<b>Saskatchewan:</b>						
Moose Jaw .....	46,356	56,731	122.38	183,962	205,142	111.51
Prince Albert .....	51,518	58,934	114.39	205,201	237,021	115.51
Regina .....	1,205,660	1,440,126	119.45	4,907,536	5,768,453	117.54
Saskatoon .....	317,858	360,053	113.27	1,256,042	1,533,694	122.11
Total -- 4 centres .....	1,621,392	1,915,844	118.16	6,552,741	7,744,310	118.18
<b>Alberta:</b>						
Calgary .....	3,232,315	5,152,815	159.42	12,364,643	18,278,807	147.83
Edmonton .....	2,719,742	2,623,756	96.47	9,266,918	11,818,363	127.53
Lethbridge .....	133,815	196,732	147.02	527,839	707,945	134.12
Medicine Hat .....	52,511	78,172	148.87	207,088	257,715	124.45
Total -- 4 centres .....	6,138,383	8,051,475	131.17	22,366,488	31,062,830	138.88
<b>British Columbia -- Colombie-Britannique:</b>						
Vancouver .....	6,448,123	9,579,772	148.57	25,243,285	34,597,463	137.06
Victoria .....	881,313	1,730,362	196.34	3,650,831	5,129,251	140.50
Total -- 2 centres .....	7,329,436	11,490,134	156.77	28,894,116	39,726,714	137.49
Total -- 50 centres .....	106,809,243	132,428,888	123.99	409,958,412	497,617,885	121.38

TABLE 2. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 2. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years -- Années représentative	Canada	Atlantic Provinces -- Provinces de l'Atlantique	Québec	Ontario	Prairie Provinces -- Provinces des Prairies	British Columbia -- Colombie- Britannique
	thousands of dollars -- milliers de dollars					
1924 .....	8,367,600(1)	198,755	2,551,002	3,390,765	1,672,167	554,911
1925 .....	8,379,244	173,903	2,572,073	3,331,100	1,733,766	568,402
1929 .....	15,128,086	256,132	5,368,501	6,193,617	2,267,513	1,042,323
1930 .....	12,200,559	223,181	4,256,833	4,997,666	1,918,285	804,594
1933 .....	7,563,230	139,609	2,223,510	3,321,596	1,447,610(2)	430,905
1935 .....	9,373,617	162,693	2,715,199	4,456,592	1,515,147	523,986
1940 .....	10,980,511	266,334	3,348,287	4,832,544	1,831,987	701,359
1945 .....	19,687,569	438,814	5,718,120	9,148,327(3)	3,155,701	1,226,607
1950 .....	28,479,818	741,739(4)	8,573,674	12,251,900(5)	4,535,188	2,377,317
1953 .....	46,052,054	1,308,325	12,772,355	21,057,509	7,424,561	3,489,304
1955 .....	50,423,525	1,303,099	14,788,898	23,310,603	7,186,762	3,834,163
1960 .....	86,483,032	1,722,814	25,948,460	41,245,250	11,854,944	5,711,564
1965 .....	151,912,854	2,848,098	46,327,562	71,344,248	21,367,451	10,025,495
1966 .....	164,468,679	3,741,594	50,492,090	74,448,949	23,635,422	12,150,624
1967 .....	186,371,314	4,101,034	59,959,630	83,315,456	26,175,664	12,819,530
1968 .....	194,265,264	4,573,608	55,578,341	91,605,644	28,692,211	13,815,460
1969 .....	222,962,120	5,280,103	62,790,042	107,578,612	29,912,495	17,400,868
1970 .....	246,419,755	6,293,165	64,022,539	124,231,461(6)	33,789,786	18,082,804
1971 .....	276,375,491	6,450,852	73,523,031	142,331,377	34,271,238	19,798,993
1972 .....	318,874,090	6,964,659	82,703,507	166,730,460	38,876,978	23,598,486
1973 .....	400,886,703	7,678,230	99,062,210	219,141,662	46,110,485	28,894,116
1974 .....	485,115,767	7,896,892	119,496,097	253,599,195	61,900,744	39,726,714

(1) Original 33 centres. -- À l'origine, 33 centres. (2) Weyburn data added as of 1931. -- Données sur Weyburn ajoutées à partir de 1931. (3) St. Catharines data added as of May 1941. -- Données sur St. Catharines ajoutées à partir de mai 1941. (4) St. John's, Newfoundland data added as of April, 1949. -- Données sur Saint-Jean (T.-N.) à partir d'avril 1949. (5) Cornwall data added as of May, 1950. -- Données sur Cornwall à partir de mai 1950. (6) Fort William merged with Port Arthur in January, 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 35 centres, the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure. -- En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.

TABLE 3. Cheques Cashed by Type of Account

TABLÉAU 3. Chèques tirés par type de compte

	Current — Courant		Savings — Épargne		Personal chequing — Chèques personnels	
	April — Avril		April — Avril		April — Avril	
	1973	1974	1973	1974	1973	1974
thousands of dollars — milliers de dollars						
<u>Newfoundland — Terre-Neuve:</u>						
St. John's .....	536,768	702,449	62,991	41,934	15,188	21,834
<u>Prince Edward Island — Île-du-Prince-Édouard:</u>						
Charlottetown .....	81,561	93,067	5,594	5,528	3,908	5,710
<u>Nova Scotia — Nouvelle-Écosse:</u>						
Glace Bay .....	8,318	10,090	953	1,383	676	961
Halifax .....	843,979	997,892	29,808	35,610	33,034	38,096
Sydney .....	70,363	92,125	3,579	7,480	3,243	4,667
Total — 3 centres .....	922,660	1,100,107	34,340	44,473	36,953	43,724
<u>New Brunswick — Nouveau-Brunswick:</u>						
Fredericton .....	224,750	307,271	7,873	11,303	7,550	9,422
Moncton .....	192,950	257,304	9,481	10,347	8,173	11,441
Saint John .....	285,359	355,724	11,769	18,308	9,474	12,625
Total — 3 centres .....	703,059	920,299	29,123	39,958	25,197	33,488
<u>Québec:</u>						
Chicoutimi .....	104,830	118,642	7,599	8,047	2,957	4,210
Drummondville .....	72,488	73,648	5,448	6,345	1,047	1,258
Granby .....	74,452	82,699	3,880	5,358	1,958	2,175
Montréal .....	20,914,539	26,153,360	980,170	1,113,011	209,620	273,499
Québec .....	2,750,228	3,681,409	90,889	132,259	17,474	25,256
St-Hyacinthe .....	85,563	89,528	12,187	11,864	1,253	1,808
Shawinigan .....	24,772	29,793	2,450	3,085	1,021	1,104
Sherbrooke .....	208,929	159,569	10,650	13,211	5,535	6,980
Trois-Rivières .....	94,615	116,444	6,537	7,647	2,689	3,300
Valleyfield .....	35,212	44,208	3,659	4,070	1,149	1,246
Total — 10 centres .....	24,365,628	30,549,300	1,123,469	1,304,897	244,703	320,836
<u>Ontario:</u>						
Brantford .....	163,845	230,648	13,679	17,934	7,175	15,082
Chatham .....	206,591	314,837	6,950	11,017	6,005	8,368
Cornwall .....	94,503	115,973	5,411	7,837	3,727	4,801
Guelph .....	137,219	186,913	9,861	13,529	8,525	10,481
Hamilton .....	1,665,763	2,002,636	88,840	123,372	60,881	78,487
Kingston .....	125,689	113,978	16,749	26,020	15,107	16,152
Kitchener .....	397,055	523,201	23,874	32,956	22,636	25,063
London .....	1,243,728	1,539,957	50,559	55,435	39,748	55,946
Niagara Falls .....	99,643	112,612	8,922	11,309	5,176	6,401
Oshawa .....	816,134	1,153,985	18,065	23,332	11,131	15,684
Ottawa .....	1,734,488	2,004,289	112,151	130,878	95,661	117,409
Peterborough .....	105,227	123,641	11,943	14,837	8,790	12,248
St. Catharines .....	216,725	238,075	15,989	23,394	11,534	16,806
Sarnia .....	128,388	173,693	9,352	13,888	8,669	11,260
Sault Ste. Marie .....	240,377	508,070	10,575	12,917	7,471	9,456
Sudbury .....	152,914	162,852	24,384	24,820	11,005	13,170
Thunder Bay .....	181,208	207,427	21,405	22,226	13,812	17,206
Timmins .....	40,767	60,603	5,375	6,470	2,553	3,371
Toronto .....	48,144,827	55,893,638	1,112,669	1,455,529	444,572	768,603
Windsor .....	808,607	761,232	45,242	59,138	22,821	26,765
Total — 20 centres .....	56,703,698	66,428,260	1,611,995	2,086,838	806,999	1,232,759

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	Current — Courant		Savings — Épargne		Personal chequing — Chèques personnels	
	April - Avril		April - Avril		April - Avril	
	1973	1974	1973	1974	1973	1974
thousands of dollars - milliers de dollars						
<b>Manitoba:</b>						
Brandon .....	47,519	61,517	6,058	9,721	5,368	7,909
Winnipeg .....	4,152,798	5,701,517	111,939	112,172	82,516	103,138
Total - 2 centres .....	4,200,317	5,763,034	117,997	121,893	87,884	111,047
<b>Saskatchewan:</b>						
Moose Jaw .....	36,368	42,344	4,692	6,677	5,296	7,710
Prince Albert .....	43,911	49,081	3,205	4,124	4,402	5,729
Regina .....	1,161,350	1,375,923	21,627	27,874	22,683	36,329
Saskatoon .....	281,144	306,949	15,922	25,219	20,792	27,885
Total - 4 centres .....	1,522,773	1,774,297	45,446	63,894	53,173	77,653
<b>Alberta:</b>						
Calgary .....	3,048,744	4,885,331	80,418	143,178	103,153	154,306
Edmonton .....	2,493,557	2,268,569	124,496	130,470	101,689	224,717
Lethbridge .....	114,955	165,175	7,507	12,074	11,353	19,483
Medicine Hat .....	42,886	63,786	3,882	5,543	5,743	8,843
Total - 4 centres .....	5,700,142	7,352,861	216,303	291,265	221,938	407,349
<b>British Columbia - Colombie-Britannique:</b>						
Vancouver .....	5,974,009	8,866,011	243,178	510,204	230,936	383,557
Victoria .....	804,246	1,591,097	37,074	62,746	39,993	76,519
Total - 2 centres .....	6,778,255	10,457,108	280,252	572,950	270,929	460,076
Total - 50 centres .....	101,514,861	125,140,782	3,527,510	4,573,630	1,766,872	2,714,476

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) - Courant(1)			Savings - Épargne		
	Cheques cashed — Chèques encaissés	Deposits(2) — Dépôts(2)	Turnover — Rotation	Cheques cashed — Chèques encaissés	Deposits — Dépôts	Turnover — Rotation
	\$'000		%	\$'000		%
1971 .....	885,371,891	7,715,954(3)	114.75	34,090,452	22,798,922(3)	1.50
1972 .....	1,028,679,510	9,095,564(3)	113.10	38,253,735	26,201,294(3)	1.46
1973 .....	1,325,656,531	10,214,452(3)	129.78	44,318,965	29,464,452(3)	1.50
1973 - April - Avril .....	103,281,733	10,031,102	123.55	3,527,510	29,484,454	1.43
May - Mai .....	115,460,340	10,264,680	134.98	4,173,726	25,610,720	1.95
June - Juin .....	110,018,779	10,377,500	127.22	3,649,479	25,862,336	1.69
July - Juillet .....	112,929,108	10,313,877	131.39	3,854,011	26,106,193	1.77
August - Août .....	116,479,384	10,476,614	133.53	3,791,905	30,938,121	1.47
September - Septembre ...	107,929,727	10,466,556	123.74	3,711,368	31,399,352	1.42
October - Octobre .....	129,692,072	10,575,182	147.17	4,048,386	32,233,272	1.51
November - Novembre .....	121,642,533	10,517,806	138.78	4,758,981	33,106,850	1.72
December - Décembre .....	114,327,997	11,159,376	122.94	3,549,296	33,651,976	1.27
1974 - January - Janvier .....	121,021,060	10,955,781	132.56	3,735,918	34,299,799	1.31
February - Février .....	108,797,118	10,322,129	126.48	3,412,538	35,156,857	1.16
March - Mars .....	124,463,891	10,755,365	138.87	3,758,472	36,086,603	1.25
April - Avril .....	127,855,258	11,317,312	135.57	4,563,630	36,608,318	1.50

(1) As of June 1957, includes cheques cashed against personal chequing accounts. - Au 1<sup>er</sup> juin, 1957, comprend les chèques tirés sur les comptes chèques personnels. (2) Revised to exclude federal government deposits. - Dépôts du gouvernement fédéral exclus. (3) Average deposits for the year. - Moyenne des dépôts de l'année.

Note: Turnover in the monthly section reflects turnover on an annual basis.  
Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.

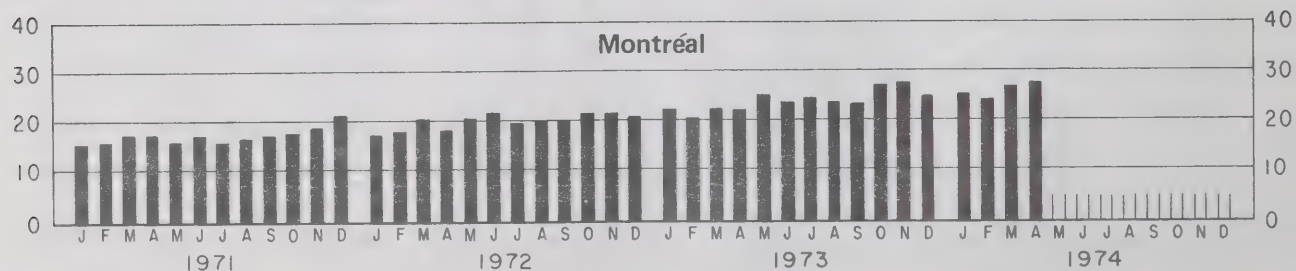
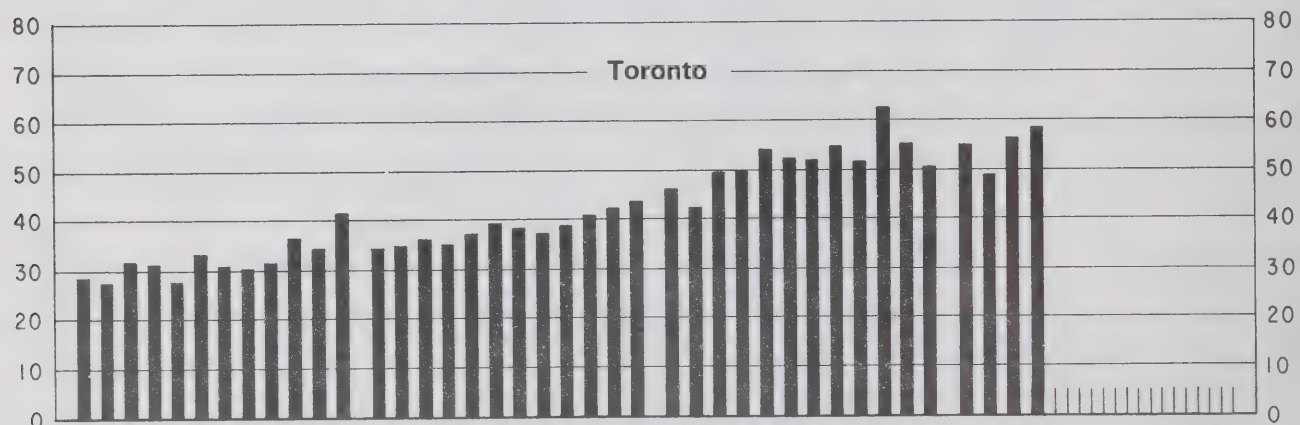
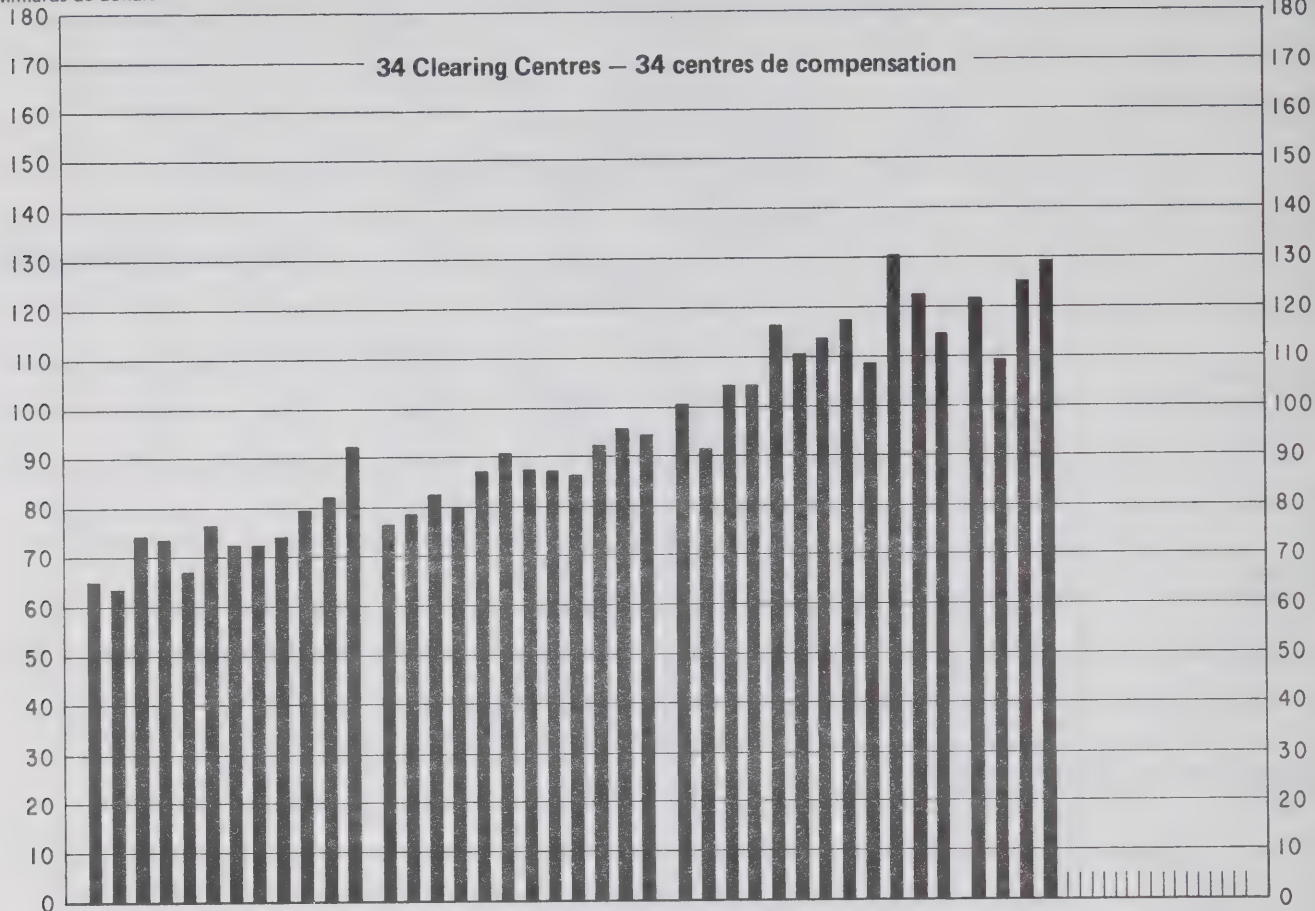


# Value of Cheques Cashed in Canada

## Valeur des chèques encaissés au Canada

Billions of Dollars  
Milliards de dollars

Billions of Dollars  
Milliards de dollars









# Statistics Canada Statistique Canada



Price: 30 cents, \$3.00 a year

## CHEQUES CASHED

MAY - 1974 - MAI

With the advent of centralized data processing, Bank Clearing Houses as they were known have been closed down. The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it would be incorrect to assume that this comparison will remain valid through time. An examination is currently underway in an attempt to establish boundaries that can be more precisely defined.

The value of cheques cashed in the 50 clearing centres in May totalled 154,814 million, 29.4% above the value for the corresponding month of 1973. Payments in 9 of the 10 provinces rose in the May comparison. Debits decreased in Newfoundland by 2.3%, and increased in Prince Edward Island by 40.6%, Nova Scotia by 37.3%, New Brunswick by 38.1%, Quebec by 36.0%, Ontario by 19.0%, Manitoba by 52.6%, Saskatchewan by 50.2%, Alberta by 60.9%, and British Columbia by 44.5%.

## The Centres:

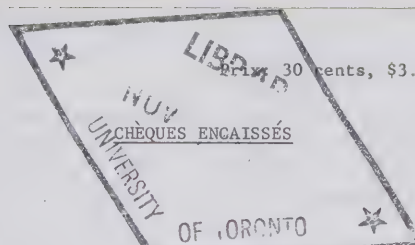
Forty-seven of the fifty centres showed a higher value of cheques cashed than in May of 1973. In respect of the major centres, payments increased in Montreal by 36.6%, Toronto by 16.3%, Winnipeg by 52.8%, and Vancouver by 35.1%.

## Deposit Turnover:

The turnover ratio of current deposits (compiled on an annual basis) was 155.21% compared with 134.98% for May 1973. The turnover ratio of savings accounts was 2.01 compared with the May 1973 ratio of 1.95.

Business Finance Division

August - 1974 - Août  
5-4404-509



30 cents, \$3.00 par année

L'avènement du traitement centralisé des données a fait disparaître les chambres de compensation bancaires dans leur ancienne forme. Les chiffres se rapportant au débit des comptes personnels continuent de rendre compte des données qui correspondent aux anciens centres, mais il serait inexact d'en conclure que cette comparaison sera toujours valable. On étudie actuellement le problème afin d'essayer de déterminer des limites plus précises.

La valeur des chèques encaissés dans 50 centres de compensation en mai, s'élevait à 154,814 millions de dollars soit 24.4 % de plus qu'en mai 1973. Les comparaisons pour le mois de mai montrent que les versements ont augmenté dans les 9 provinces. Les débits ont accusé une baisse de 2.3 %, en Terre-Neuve. Par contre, ils ont augmenté de 40.6 % dans l'Île-du-Prince-Édouard, de 37.3 % en Nouvelle-Écosse, de 38.1 % au Nouveau-Brunswick, de 36.0 % au Québec, de 19.0 % en Ontario, de 52.6 % au Manitoba, de 50.2 % en Saskatchewan, de 60.9 % en Alberta et de 44.5 % en Colombie-Britannique.

## Les centres:

Quarante-sept des cinquante centres ont enregistré une valeur totale de chèques encaissés supérieure à celle du mois de mai 1973. Pour ce qui est des grands centres, les versements ont augmenté de 36.6 % à Montréal, de 16.3 % à Toronto, de 52.8 % à Winnipeg et de 35.1 % à Vancouver.

## Volumes des transactions:

Le taux de transactions sur comptes courants (calculé sur une base annuelle) était de 155.21 % comparativement à 134.98 % de mai 1973. Le taux de transactions sur comptes d'épargne était de 2.01 comparativement à 1.95 de mai 1973.

Division des finances des entreprises

TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	May — Mai			First five months — Cinq premiers mois		
	1973	1974	1974 1973	1973	1974	1974 1973
	\$'000		%	\$'000		%
<u>Newfoundland — Terre-Neuve</u>						
St. John's .....	672,595	656,957	97.67	2,857,392	3,971,118	138.98
<u>Prince Edward Island — Île-du-Prince-Édouard</u>						
Charlottetown .....	94,505	132,850	140.58	431,117	558,436	129.53
<u>Nova Scotia — Nouvelle-Écosse</u>						
Glace Bay .....	12,258	15,734	128.36	49,317	66,453	134.75
Halifax .....	972,491	1,339,745	137.76	4,487,270	5,512,215	122.84
Sydney .....	95,504	127,912	133.93	421,535	538,173	127.67
Total — 3 centres .....	1,080,253	1,483,391	137.32	4,958,122	6,116,841	123.37
<u>New Brunswick — Nouveau-Brunswick</u>						
Fredericton .....	208,836	267,787	128.23	1,038,264	1,433,317	138.05
Moncton .....	253,948	353,879	139.35	1,100,024	1,334,433	121.31
Saint John .....	348,208	498,475	143.15	1,480,786	2,014,046	136.01
Total — 3 centres .....	810,992	1,120,141	138.12	3,619,074	4,781,796	132.13
<u>Québec</u>						
Chicoutimi .....	135,496	203,926	150.50	495,572	678,314	136.87
Drummondville .....	80,314	100,675	125.35	355,856	407,979	114.65
Granby .....	105,530	143,876	136.34	433,446	529,682	122.20
Montréal .....	25,230,393	34,463,464	136.60	111,872,933	137,532,272	122.94
Québec .....	4,268,203	5,743,234	134.56	15,804,781	21,416,648	135.51
St-Hyacinthe .....	110,590	147,576	133.44	471,332	587,761	124.70
Shawinigan .....	40,237	46,573	115.75	158,715	184,174	116.04
Sherbrooke .....	259,210	254,077	98.02	1,142,302	1,007,952	88.24
Trois-Rivières .....	122,418	166,765	136.23	536,365	664,124	123.82
Valleyfield .....	47,945	62,691	130.76	204,078	259,368	127.09
Total — 10 centres .....	30,400,336	41,332,857	135.96	131,475,380	163,268,274	124.18
<u>Ontario</u>						
Brantford .....	246,604	274,798	111.43	990,693	1,223,241	123.47
Chatham .....	240,177	383,751	159.78	1,178,936	1,657,018	140.55
Cornwall .....	105,241	129,248	122.81	484,316	559,508	115.53
Guelph .....	176,367	245,201	139.03	767,955	1,006,819	131.10
Hamilton .....	1,955,965	2,688,197	137.44	8,608,796	10,994,002	127.71
Kingston .....	214,345	240,853	112.37	815,782	967,767	118.63
Kitchener .....	586,527	743,420	126.75	2,472,619	3,014,372	121.91
London .....	1,426,804	1,921,399	134.66	6,724,828	7,991,603	118.84
Niagara Falls .....	131,787	169,061	128.28	567,818	669,815	117.96
Oshawa .....	984,475	1,501,681	152.54	4,302,885	5,680,259	132.01
Ottawa .....	1,900,960	2,475,523	130.22	9,201,174	10,909,669	118.57
Peterborough .....	150,915	191,381	126.81	634,839	811,325	127.80
St. Catharines .....	267,415	345,533	129.21	1,224,232	1,407,925	115.00
Sarnia .....	164,438	252,939	153.82	757,165	990,985	130.88
Sault Ste. Marie .....	570,351	884,064	155.00	1,569,594	3,143,400	200.27
Sudbury .....	212,353	246,392	116.03	949,528	1,001,859	105.51
Thunder Bay .....	232,075	319,989	137.88	1,073,361	1,292,147	120.38
Timmins .....	51,231	87,277	170.36	235,704	342,510	145.31
Toronto .....	54,191,616	63,013,109	116.28	242,599,746	280,682,846	115.70
Windsor .....	1,055,918	1,041,204	98.61	4,377,000	4,828,108	110.31
Total — 20 centres .....	64,865,564	77,155,020	118.95	289,536,971	339,175,178	117.14



TABLE 1. Cheques Cashed Against Individual Accounts — Concluded

TABEAU 1. Chèques tirés sur les comptes individuels — fin

	May — Mai			First five months — Cinq premiers mois		
	1973	1974	1974 1973	1973	1974	1974 1973
	\$'000		%	\$'000		%
<b>Manitoba</b>						
Brandon .....	73,230	101,437	138.52	312,284	380,434	121.82
Winnipeg .....	5,109,509	7,808,815	152.83	22,061,711	30,623,422	138.81
Total — 2 centres .....	5,182,739	7,910,252	152.63	22,373,995	31,003,856	138.57
<b>Saskatchewan</b>						
Moose Jaw .....	58,914	74,068	125.72	242,876	279,210	114.96
Prince Albert .....	60,355	83,713	138.70	265,556	320,734	120.78
Regina .....	1,133,444	1,828,115	161.29	6,040,980	7,596,568	125.75
Saskatoon .....	369,523	450,537	121.92	1,625,565	1,984,231	122.06
Total — 4 centres .....	1,622,236	2,436,433	150.19	8,174,977	10,180,743	124.54
<b>Alberta</b>						
Calgary .....	3,444,132	5,841,973	169.62	15,808,775	24,120,780	152.58
Edmonton .....	2,713,108	4,103,496	151.25	11,980,026	15,921,859	132.90
Lethbridge .....	165,267	225,398	136.38	693,106	933,343	134.66
Medicine Hat .....	54,892	91,813	167.26	261,980	349,528	133.42
Total — 4 centres .....	6,377,399	10,262,680	160.92	28,743,887	41,325,510	143.77
<b>British Columbia — Colombie-Britannique</b>						
Vancouver .....	7,620,689	10,292,718	135.06	32,863,974	44,890,181	136.59
Victoria .....	906,758	2,030,356	223.91	4,557,589	7,159,607	157.09
Total — 2 centres .....	8,527,447	12,323,074	144.51	37,421,563	52,049,788	139.09
Total — 50 centres .....	119,634,066	154,813,655	129.41	529,592,478	652,431,540	123.20

TABLE 2. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABEAU 2. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years — Années représentative	Canada	Atlantic Provinces — Provinces de l'Atlantique	Québec	Ontario	Prairie Provinces — Provinces des Prairies	British Columbia — Colombie- Britannique
	thousands of dollars — milliers de dollars					
1924 .....	10,657,710(1)	249,263	3,201,134	4,310,880	2,200,389	696,044
1925 .....	10,661,063	221,017	3,240,833	4,291,263	2,195,320	712,630
1929 .....	19,255,760	324,976	6,694,400	7,987,367	2,956,913	1,292,104
1930 .....	15,627,428	285,818	5,471,191	6,399,226	2,449,117	1,022,076
1933 .....	10,212,856	185,969	2,942,260	4,489,120	2,038,791(2)	556,716
1935 .....	12,505,825	210,182	3,573,680	5,816,365	2,244,929	660,669
1940 .....	14,352,769	370,775	4,325,526	6,235,612	2,541,802	879,054
1945 .....	26,581,560	603,979	7,658,764	12,330,829(3)	4,318,138	1,669,850
1950 .....	36,469,576	953,471(4)	10,743,830	15,574,074(5)	6,083,703	3,114,498
1953 .....	55,924,384	1,314,811	15,392,320	25,201,755	9,558,673	4,456,825
1955 .....	63,084,617	1,351,953	18,924,010	28,603,222	9,344,705	4,860,727
1960 .....	108,659,710	2,191,534	32,187,836	51,781,571	15,310,045	7,188,724
1965 .....	190,578,227	3,714,732	58,339,484	89,333,567	26,518,105	12,672,339
1966 .....	209,058,238	4,875,810	64,200,511	94,769,977	29,863,930	15,348,010
1967 .....	235,978,674	5,263,841	75,302,095	105,316,724	33,808,312	16,287,702
1968 .....	247,576,218	5,840,490	71,222,842	116,303,855	36,569,414	17,639,617
1969 .....	284,117,257	6,755,656	79,349,429	137,841,755	38,151,072	22,019,345
1970 .....	308,630,218	7,891,418	79,963,211	156,086,332(6)	41,985,009	22,704,248
1971 .....	343,892,094	8,074,500	91,252,260	176,526,591	43,135,471	24,903,272
1972 .....	406,530,893	8,835,639	106,755,808	211,531,191	49,242,607	30,165,648
1973 .....	517,552,925	9,925,472	128,820,016	282,093,015	59,292,859	37,421,563
1974 .....	635,604,100	12,831,812	159,956,872	327,717,346	82,510,109	52,049,788

(1) Original 33 centres. — À l'origine, 33 centres. (2) Weyburn data added as of 1931. — Données sur Weyburn ajoutées à partir de 1931. (3) St. Catharines data added as of May 1941. — Données sur St. Catharines ajoutées à partir de mai 1941. (4) St. John's, Newfoundland data added as of April, 1949. — Données sur Saint-Jean (T.-N.) à partir d'avril 1949. (5) Cornwall data added as of May, 1950. — Données sur Cornwall à partir de mai 1950. (6) Fort William merged with Port Arthur in January, 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 35 centres, the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure. — En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.

TABLE 3. Cheques Cashed by Type of Account

TABLÉAU 3. Chèques tirés par type de compte

	Current — Courant		Savings — Épargne		Personal chequing — Chèques personnels	
	May — Mai		May — Mai		May — Mai	
	1973	1974	1973	1974	1973	1974
thousands of dollars — milliers de dollars						
<u>Newfoundland — Terre-Neuve</u>						
St. John's .....	600,494	582,880	40,278	51,964	16,787	22,113
<u>Prince Edward Island — Île-du-Prince-Édouard</u>						
Charlottetown .....	82,408	115,268	6,500	9,485	5,597	8,097
<u>Nova Scotia — Nouvelle-Écosse</u>						
Glace Bay .....	9,808	12,640	1,605	1,846	845	1,248
Halifax .....	890,143	1,237,936	40,278	51,810	42,070	49,999
Sydney .....	86,796	115,237	4,582	6,716	4,126	5,959
Total — 3 centres .....	986,747	1,365,813	46,465	60,372	47,041	57,206
<u>New Brunswick — Nouveau-Brunswick</u>						
Fredericton .....	190,640	241,793	9,268	16,056	8,928	9,938
Moncton .....	233,256	318,309	10,865	16,108	9,827	19,462
Saint John .....	321,980	449,612	14,703	32,288	11,525	16,575
Total — 3 centres .....	745,876	1,009,714	34,836	64,452	28,280	45,975
<u>Québec</u>						
Chicoutimi .....	123,471	187,186	8,587	11,332	3,438	5,408
Drummondville .....	72,742	88,340	6,555	10,793	1,017	1,542
Granby .....	93,112	131,567	10,159	9,237	2,259	3,072
Montréal .....	24,064,116	32,584,134	899,077	1,527,764	267,200	351,566
Québec .....	4,139,555	5,525,857	106,602	192,436	22,046	24,941
St-Hyacinthe .....	94,976	126,884	14,079	18,291	1,535	2,401
Shawinigan .....	35,600	40,620	3,436	4,429	1,201	1,524
Sherbrooke .....	235,598	222,425	17,166	21,975	6,446	9,677
Trois-Rivières .....	111,621	149,318	7,606	13,233	3,191	4,214
Valleyfield .....	41,891	53,636	4,896	7,391	1,158	1,664
Total — 10 centres .....	29,012,682	39,109,967	1,078,163	1,816,881	309,491	406,009
<u>Ontario</u>						
Brantford .....	219,716	238,058	18,170	23,106	8,718	13,634
Chatham .....	223,951	356,606	9,312	17,095	6,914	10,050
Cornwall .....	92,193	110,705	8,389	12,289	4,659	6,254
Guelph .....	153,636	211,623	12,940	20,021	9,791	13,557
Hamilton .....	1,771,317	2,429,882	118,752	164,213	65,896	94,102
Kingston .....	163,856	177,075	31,894	38,141	18,597	25,637
Kitchener .....	532,197	668,277	30,438	42,957	23,892	32,186
London .....	1,315,801	1,785,821	54,635	78,089	56,368	57,489
Niagara Falls .....	114,227	144,319	11,471	16,662	6,089	8,080
Oshawa .....	946,915	1,444,639	24,490	36,915	13,070	20,127
Ottawa .....	1,635,891	2,128,153	144,611	197,051	120,458	150,319
Peterborough .....	123,364	154,667	15,679	21,450	11,872	15,264
St. Catharines .....	232,582	292,299	20,621	34,392	14,212	18,842
Sarnia .....	141,272	220,011	12,869	18,762	10,297	14,166
Sault Ste. Marie .....	546,165	846,220	14,988	26,447	9,198	11,397
Sudbury .....	170,163	200,000	28,174	31,212	14,016	15,180
Thunder Bay .....	192,409	262,342	24,400	35,618	15,266	4,499
Timmins .....	42,541	72,705	6,180	10,073	2,510	22,029
Toronto .....	50,691,081	60,457,787	1,495,237	1,801,476	621,556	753,846
Windsor .....	843,081	910,522	59,794	96,080	27,024	34,602
Total — 20 centres .....	59,593,220	73,111,711	2,143,044	2,722,049	1,060,401	1,321,260

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	Current — Courant		Savings — Épargne		Personal chequing — Chèques personnels	
	May - Mai		May - Mai		May - Mai	
	1973	1974	1973	1974	1973	1974
thousands of dollars - milliers de dollars						
<u>Manitoba</u>						
Brandon .....	57,182	74,554	9,372	9,721	6,676	10,520
Winnipeg .....	4,853,503	7,454,866	153,024	215,778	102,982	138,171
Total - 2 centres .....	4,910,685	7,529,420	162,396	232,141	109,658	148,691
<u>Saskatchewan</u>						
Moose Jaw .....	45,664	51,789	7,105	11,908	6,145	10,371
Prince Albert .....	50,842	70,142	4,651	6,218	4,862	7,353
Regina .....	1,077,486	1,738,472	28,891	49,672	27,067	39,971
Saskatoon .....	325,487	379,715	19,312	35,226	24,724	35,596
Total - 4 centres .....	1,499,479	2,240,118	59,959	103,024	62,798	93,291
<u>Alberta</u>						
Calgary .....	3,219,304	5,515,696	106,588	152,446	118,240	173,831
Edmonton .....	2,508,512	3,717,490	91,574	188,050	113,022	197,956
Lethbridge .....	140,928	187,196	10,557	17,359	13,782	20,843
Medicine Hat .....	42,798	70,870	5,537	10,017	6,557	10,926
Total - 4 centres .....	5,911,542	9,491,252	214,256	367,872	251,601	403,556
<u>British Columbia - Colombie-Britannique</u>						
Vancouver .....	7,017,468	9,185,967	319,902	654,393	283,319	452,358
Victoria .....	807,447	1,859,702	52,891	99,939	46,420	70,715
Total - 2 centres .....	7,824,915	11,045,669	372,793	754,332	329,739	523,073
Total - 50 centres .....	113,236,947	145,601,812	4,173,726	6,182,572	2,223,393	3,029,271

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) - Courant(1)			Savings - Épargne		
	Cheques cashed — Chèques encaissés	Deposits(2) — Dépôts(2)	Turnover — Rotation	Cheques cashed — Chèques encaissés	Deposits — Dépôts	Turnover — Rotation
	\$'000		%	\$'000		%
1971 .....	885,371,891	7,715,954(3)	114.75	34,090,452	22,798,922(3)	1.50
1972 .....	1,028,679,510	9,095,564(3)	113.10	38,253,735	26,201,294(3)	1.46
1973 .....	1,325,656,531	10,214,452(3)	129.78	44,318,965	29,464,452(3)	1.50
1973 - May - Mai .....	115,460,340	10,264,680	134.98	4,173,726	25,610,720	1.95
June - Juin .....	110,018,779	10,377,500	127.22	3,649,479	25,862,336	1.69
July - Juillet .....	112,929,108	10,313,877	131.39	3,854,011	26,106,193	1.77
August - Août .....	116,479,384	10,476,614	133.53	3,791,905	30,938,121	1.47
September - Septembre ...	107,929,727	10,466,556	123.74	3,711,368	31,399,352	1.42
October - Octobre .....	129,692,072	10,575,182	147.17	4,048,386	32,233,272	1.51
November - Novembre ....	121,642,533	10,517,806	138.78	4,758,981	33,106,850	1.72
December - Décembre ....	114,327,997	11,159,376	122.94	3,549,296	33,651,976	1.27
1974 - January - Janvier .....	121,021,060	10,955,781	132.56	3,735,918	34,299,799	1.31
February - Février .....	108,797,118	10,322,129	126.48	3,412,538	35,156,857	1.16
March - Mars .....	124,463,891	10,755,365	138.87	3,758,472	36,086,603	1.25
April - Avril .....	127,855,258	11,317,312	135.57	4,573,630	36,608,318	1.50
May - Mai .....	148,631,083	11,491,390	155.21	6,182,572	36,963,431	2.01

(1) As of June 1957, includes cheques cashed against personal chequing accounts. - Au 1<sup>er</sup> juin, 1957, comprend les chèques tirés sur les comptes chèques personnels. (2) Revised to exclude federal government deposits. - Dépôts du gouvernement fédéral exclus. (3) Average deposits for the year. - Moyenne des dépôts de l'année.

Note: Turnover in the monthly section reflects turnover on an annual basis.

Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.

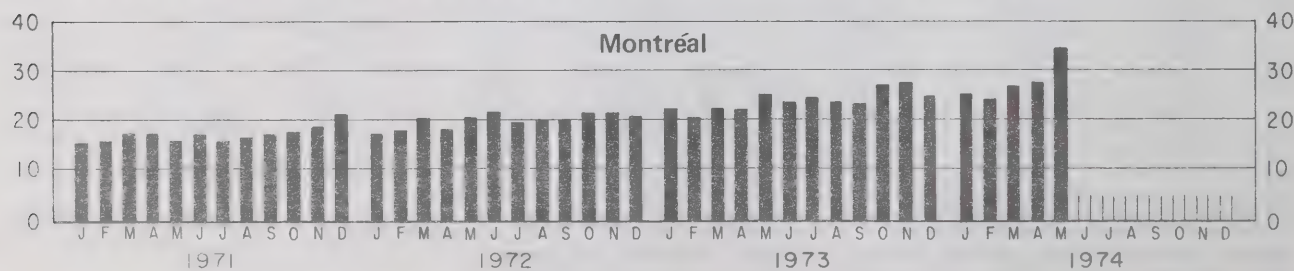
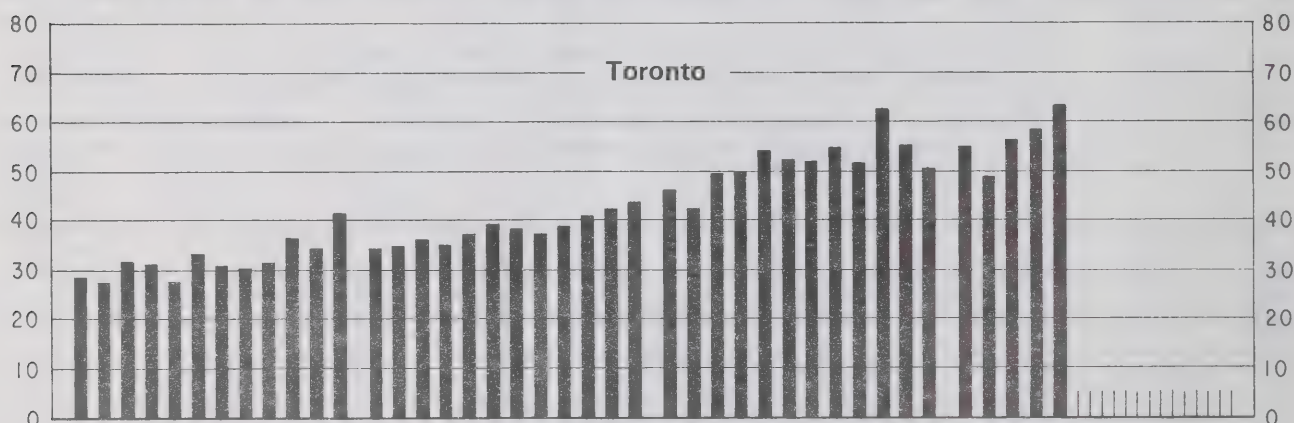
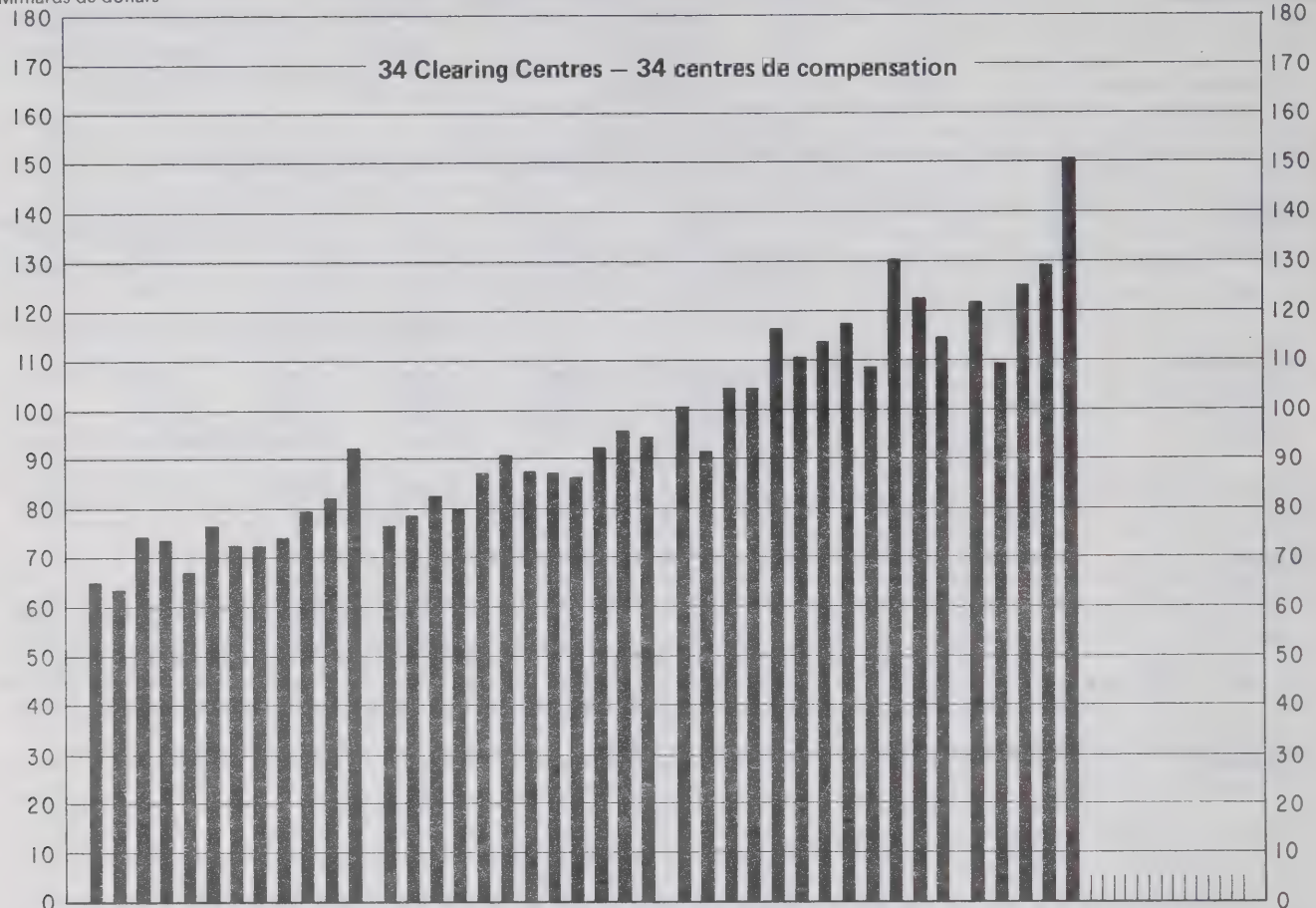


# Value of Cheques Cashed in Canada

## Valeur des chèques encaissés au Canada

Billions of Dollars  
Milliards de dollars

Billions of Dollars  
Milliards de dollars











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113-101-1000

Price: 30 cents, \$3.00 a year

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CHEQUES CASHEDCHEQUES ENCAISSÉS

JUNE - 1974 - JUIN

With the advent of centralized data processing, Bank Clearing Houses as they were known have been closed down. The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it would be incorrect to assume that this comparison will remain valid through time. An examination is currently underway in an attempt to establish boundaries that can be more precisely defined.

The value of cheques cashed in the 50 clearing centres in June totalled 137,158 million, 20.8% above the value for the corresponding month of 1973. Payments in all of the 10 provinces rose in the June comparison. Debits increased in Newfoundland by 74.8%, Prince Edward Island by 3.9%, Nova Scotia by 28.1%, New Brunswick by 14.2%, Québec by 34.0%, Ontario by 10.8%, Manitoba by 41.9%, Saskatchewan by 28.6%, Alberta by 24.8% and British Columbia by 31.0%.

The Centres:

Forty-three of the fifty centres showed a higher value of cheques cashed than in June of 1973. In respect of the major centres, payments increased in Montreal by 36.1%, Toronto by 8.1%, Winnipeg by 42.1% and Vancouver by 27.7%.

Deposit Turnover:

The turnover ratio of current deposits (compiled on an annual basis) was 143.1 % compared with 127.22 % for June 1973. The turnover ratio of savings accounts was 1.57 compared with the June 1973 ratio of 1.69.

Business Finance Division

August - 1974 - Août  
5-4404-509

L'avènement du traitement centralisé des données a fait disparaître les chambres de compensation bancaires dans leur ancienne forme. Les chiffres se rapportant au débit des comptes personnels continuent de rendre compte des données qui correspondent aux anciens centres, mais il serait inexact d'en conclure que cette comparaison sera toujours valable. On étudie actuellement le problème afin d'essayer de déterminer des limites plus précises.

La valeur des chèques encaissés dans 50 centres de compensation en juin s'élevait à 137,158 millions de dollars soit 20.8 % de plus qu'en juin 1973. Les comparaisons pour le mois de mai montrent que les versements ont augmenté dans les 10 provinces. Les débits ont augmenté de 74.8 % en Terre-Neuve, de 3.9 % dans l'Île-du-Prince-Édouard, de 28.1 % en Nouvelle-Écosse, de 14.2 % au Nouveau-Brunswick, de 34.0 % au Québec, de 10.8 % en Ontario, de 41.9 % au Manitoba, de 28.6 % en Saskatchewan, de 24.8 % en Alberta et de 31.0 % en Colombie-Britannique.

Les centres:

Quarante-trois des cinquante centres ont enregistré une valeur totale de chèques encaissés supérieure à celle du mois de juin 1973. Pour ce qui est des grands centres, les versements ont augmenté de 36.1 % à Montréal, de 8.1 % à Toronto, de 42.1 % à Winnipeg et de 27.7 % à Vancouver.

Volumes des transactions:

Le taux de transactions sur comptes courants (calculé sur une base annuelle) était de 143.1 % comparativement à 127.22 % de juin 1973. Le taux de transactions sur comptes d'épargne était de 1.57 comparativement à 1.69 de juin 1973.

Division des finances des entreprises



TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	June - Juin			First six months - Six premiers mois		
	1973	1974	1974 1973	1973	1974	1974 1973
	\$'000		%	\$'000		%
<u>Newfoundland - Terre-Neuve</u>						
St. John's .....	562,502	983,456	174.84	3,419,894	4,954,564	144.9
<u>Prince Edward Island - Île-du-Prince-Édouard</u>						
Charlottetown .....	104,786	108,912	103.9	535,903	767,348	143.2
<u>Nova Scotia - Nouvelle-Écosse</u>						
Glace Bay .....	13,593	14,868	109.4	62,910	81,321	129.3
Halifax .....	916,529	1,184,337	129.2	5,403,799	6,696,552	123.9
Sydney .....	108,538	131,136	120.8	530,073	669,309	126.3
Total - 3 centres .....	1,038,660	1,330,341	128.1	5,996,782	7,447,182	124.2
<u>New Brunswick - Nouveau-Brunswick</u>						
Fredericton .....	265,275	234,593	88.4	1,303,539	1,667,910	128.0
Moncton .....	232,729	278,483	119.7	1,332,753	1,612,916	121.0
Saint John .....	306,809	406,201	132.4	1,787,595	2,420,247	135.4
Total - 3 centres .....	804,813	919,277	114.2	4,423,887	5,701,073	128.9
<u>Québec</u>						
Chicoutimi .....	138,972	156,616	112.7	634,544	834,930	131.6
Drummondville .....	91,403	83,348	91.2	447,259	491,327	109.9
Granby .....	94,201	121,269	128.7	527,647	650,951	123.4
Montréal .....	23,448,799	31,923,472	136.1	135,321,732	169,555,744	125.3
Québec .....	3,067,501	3,807,329	124.1	18,872,282	25,223,977	133.7
St-Hyacinthe .....	109,309	117,520	107.5	580,641	705,281	121.5
Shawinigan .....	39,742	40,159	101.0	198,457	224,333	113.0
Sherbrooke .....	206,317	212,301	102.9	1,348,619	1,220,253	90.5
Trois-Rivières .....	112,539	140,912	125.2	648,904	805,036	124.1
Valleyfield .....	39,181	54,688	139.6	243,259	314,056	129.1
Total - 10 centres .....	27,347,964	36,657,614	134.0	158,823,344	200,025,888	125.9
<u>Ontario</u>						
Brantford .....	263,006	256,852	97.7	1,253,699	1,480,093	118.1
Chatham .....	211,504	334,038	157.9	1,390,440	1,991,056	143.2
Cornwall .....	93,743	124,095	132.4	578,059	683,603	118.3
Guelph .....	172,381	247,753	143.7	940,336	1,254,572	133.4
Hamilton .....	1,930,066	2,350,029	121.8	10,538,862	13,344,031	126.6
Kingston .....	187,824	213,867	113.9	1,003,606	1,181,634	117.7
Kitchener .....	542,142	647,033	119.3	3,014,761	3,661,405	121.4
London .....	1,321,452	1,897,882	143.6	8,046,280	9,899,485	123.0
Niagara Falls .....	128,217	150,815	117.6	696,035	820,630	117.9
Oshawa .....	1,083,910	1,345,705	124.2	5,386,795	7,025,964	130.4
Ottawa .....	1,572,162	2,208,236	140.5	10,773,336	13,117,905	121.8
Peterborough .....	151,912	173,195	114.0	786,751	984,520	125.1
St. Catharines .....	273,303	319,738	117.0	1,497,535	1,727,663	115.4
Sarnia .....	173,147	203,230	117.4	930,312	1,194,215	128.4
Sault Ste. Marie .....	379,299	281,513	74.2	1,948,893	3,424,913	175.7
Sudbury .....	226,462	212,292	93.7	1,175,990	1,214,151	103.2
Thunder Bay .....	224,990	304,762	135.5	1,298,351	1,596,909	123.0
Timmins .....	50,266	72,172	143.6	285,970	414,612	145.0
Toronto .....	52,394,899	56,650,132	108.1	294,994,645	337,332,978	114.4
Windsor .....	923,072	1,011,835	109.6	5,300,072	5,839,943	110.2
Total - 20 centres .....	62,303,757	69,005,824	110.8	351,840,728	408,190,282	116.0

TABLE 1. Cheques Cashed Against Individual Accounts — Concluded

TABEAU 1. Chèques tirés sur les comptes individuels — fin

	June — Juin			First six months — Six premiers mois		
	1973	1974	1974 1973	1973	1974	1974 1973
	\$'000		%	\$'000		%
<b>Manitoba</b>						
Brandon .....	62,107	75,971	122.3	374,391	456,405	121.9
Winnipeg .....	4,860,201	6,907,706	142.1	26,921,912	37,531,128	139.4
Total — 2 centres .....	4,922,308	6,983,677	141.9	27,296,303	37,987,533	139.2
<b>Saskatchewan</b>						
Moose Jaw .....	52,998	58,308	110.0	295,874	337,518	114.1
Prince Albert .....	57,521	52,599	91.4	323,077	373,333	115.6
Regina .....	1,091,540	1,524,960	139.7	7,132,520	9,121,528	127.9
Saskatoon .....	347,169	356,260	102.6	1,972,734	2,340,491	118.6
Total — 4 centres .....	1,549,218	1,992,127	128.6	9,724,205	12,172,870	125.2
<b>Alberta</b>						
Calgary .....	3,415,110	5,402,729	158.2	19,223,885	29,523,509	153.6
Edmonton .....	2,919,561	2,523,167	86.4	14,899,587	18,445,026	123.8
Lethbridge .....	163,320	179,729	110.0	856,426	1,113,072	132.0
Medicine Hat .....	54,015	74,012	137.0	315,995	423,540	134.0
Total — 4 centres .....	6,552,006	8,179,637	124.8	35,295,893	49,505,147	140.3
<b>British Columbia — Colombie-Britannique</b>						
Vancouver .....	7,213,334	9,211,032	127.7	40,077,308	54,101,213	118.1
Victoria .....	1,178,900	1,785,985	151.5	5,736,489	8,945,592	155.9
Total — 2 centres .....	8,392,234	10,997,017	131.0	45,813,797	63,046,805	137.6
Total — 50 centres .....	113,578,258	137,157,882	120.8	643,170,736	789,798,692	122.8

TABLE 2. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABEAU 2. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years — Années représentative	Canada	Atlantic Provinces — Provinces de l'Atlantique	Québec	Ontario	Prairie Provinces — Provinces des Prairies	British Columbia — Colombie- Britannique
	thousands of dollars — milliers de dollars					
1924 .....	12,714,486(1)	297,804	3,824,746	5,096,439	2,667,954	827,543
1925 .....	12,792,269	269,043	3,899,801	5,199,570	2,557,296	866,559
1929 .....	22,835,608	386,505	7,878,276	9,511,588	3,532,048	1,527,191
1930 .....	19,035,169	355,181	6,692,408	7,763,045	3,006,687	1,217,848
1933 .....	13,195,273	226,056	3,823,504	5,854,301	2,591,107(2)	700,305
1935 .....	15,216,135	262,826	4,379,880	7,080,079	2,696,220	797,130
1940 .....	17,001,691	400,017	5,070,783	7,488,654	2,997,221	1,045,016
1945 .....	32,667,134	725,659	9,364,105	15,147,938(3)	5,407,461	2,021,971
1950 .....	46,514,276	1,231,998(4)	13,406,350	20,104,323(5)	7,841,926	3,929,679
1953 .....	68,901,319	1,899,000	19,014,111	30,670,995	11,800,734	5,516,479
1955 .....	78,117,163	1,987,919	23,026,499	35,389,668	11,757,076	5,956,001
1960 .....	133,755,325	2,662,169	39,660,493	63,602,155	18,999,662	8,830,846
1965 .....	231,751,399	4,565,057	70,398,703	108,885,546	32,357,684	15,544,409
1966 .....	252,512,959	5,821,655	77,131,090	114,811,760	36,089,679	18,658,775
1967 .....	285,446,363	6,356,961	90,407,004	127,452,347	41,331,884	19,898,167
1968 .....	297,776,316	7,121,595	85,450,554	140,100,515	43,744,069	21,359,583
1969 .....	345,721,879	8,071,803	95,966,900	168,016,736	46,891,760	26,774,680
1970 .....	376,759,465	9,498,169	96,581,182	192,001,590(6)	51,212,613	27,465,911
1971 .....	420,248,815	9,849,928	110,505,486	216,101,377	53,353,165	30,438,859
1972 .....	497,450,952	10,741,119	131,143,488	258,300,360	60,294,197	36,971,788
1973 .....	628,082,577 <sup>E</sup>	11,944,041	155,542,633	342,465,705	72,316,401	45,813,797
1974 .....	789,798,692	15,684,279	195,999,974	394,476,258	99,665,550	63,046,805

(1) Original 33 centres. — À l'origine, 33 centres. (2) Weyburn data added as of 1931. — Données sur Weyburn ajoutées à partir de 1931. (3) St. Catharines data added as of May 1941. — Données sur St. Catharines ajoutées à partir de mai 1941. (4) St. John's, Newfoundland data added as of April, 1949. — Données sur Saint-Jean (T.-N.) à partir d'avril 1949. (5) Cornwall data added as of May, 1950. — Données sur Cornwall à partir de mai 1950. (6) Fort William merged with Port Arthur in January, 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 35 centres, the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure. — En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.

TABLE 3. Cheques Cashed by Type of Account

TABLERAU 3. Chèques tirés par type de compte

	Current — Courant		Savings — Épargne		Personal chequing — Chèques personnels	
	June — Juin		June — Juin		June — Juin	
	1973	1974	1973	1974	1973	1974
thousands of dollars — milliers de dollars						
<u>Newfoundland — Terre-Neuve</u>						
St. John's .....	485,638	897,611	59,819	65,200	17,045	20,645
<u>Prince Edward Island — Île-du-Prince-Édouard</u>						
Charlottetown .....	94,246	95,803	5,300	6,338	5,240	6,771
<u>Nova Scotia — Nouvelle-Écosse</u>						
Glace Bay .....	11,099	11,906	1,695	1,821	799	1,141
Halifax .....	838,549	1,097,323	41,070	42,688	36,910	44,326
Sydney .....	99,369	119,426	4,850	5,921	4,319	5,789
Total — 3 centres .....	949,017	1,228,655	47,615	50,430	42,028	51,526
<u>New Brunswick — Nouveau-Brunswick</u>						
Fredericton .....	210,128	212,664	8,163	11,066	8,520	10,863
Moncton .....	283,906	253,806	12,747	12,163	9,854	12,514
Saint John .....	485,638	373,811	12,359	19,741	10,544	12,649
Total — 3 centres .....	979,672	840,281	33,269	42,970	28,918	36,026
<u>Québec</u>						
Chicoutimi .....	129,479	143,417	6,405	8,427	3,188	4,772
Drummondville .....	85,093	76,048	5,373	5,815	937	1,485
Granby .....	87,309	112,269	4,779	6,332	2,113	2,668
Montréal .....	22,335,289	30,390,878	883,432	1,252,135	230,078	280,459
Québec .....	2,956,386	3,672,207	91,466	106,661	19,649	28,461
St-Hyacinthe .....	96,538	102,569	11,569	13,370	1,202	1,581
Shawinigan .....	35,900	35,465	2,688	3,487	1,154	1,207
Sherbrooke .....	190,026	188,196	10,581	16,688	5,710	7,417
Trois-Rivières .....	103,489	126,114	6,144	10,907	2,906	3,891
Valleyfield .....	34,927	47,567	3,250	5,748	1,004	1,373
Total — 10 centres .....	26,054,336	34,894,730	1,025,687	1,429,570	267,941	333,314
<u>Ontario</u>						
Brantford .....	240,206	228,496	14,994	18,451	7,806	9,905
Chatham .....	196,799	311,929	8,161	12,942	6,544	9,167
Cornwall .....	82,585	107,855	6,765	10,466	4,393	5,774
Guelph .....	152,469	219,184	10,846	15,547	9,066	18,022
Hamilton .....	1,756,125	2,153,883	109,652	118,131	64,289	78,015
Kingston .....	152,792	163,179	19,395	29,323	15,637	21,365
Kitchener .....	490,336	585,243	29,262	35,617	22,544	26,173
London .....	1,207,725	1,777,992	55,989	63,372	57,738	56,518
Niagara Falls .....	112,257	130,296	10,124	13,695	5,836	6,824
Oshawa .....	1,048,721	1,297,721	22,891	30,852	12,298	17,132
Ottawa .....	1,326,668	1,928,197	128,961	155,592	116,533	124,447
Peterborough .....	127,310	142,663	14,386	16,389	10,216	14,143
St. Catharines .....	240,555	274,852	18,862	27,419	13,886	17,467
Sarnia .....	152,663	176,081	10,883	15,064	9,061	12,085
Sault Ste. Marie .....	356,729	254,111	13,664	16,342	8,906	11,060
Sudbury .....	184,030	170,451	30,546	27,532	11,886	14,309
Thunder Bay .....	188,951	258,984	20,904	27,217	15,135	18,561
Timmins .....	42,137	69,818	5,594	7,517	2,535	3,767
Toronto .....	50,691,081	54,518,187	1,144,521	1,466,034	559,297	665,911
Windsor .....	843,081	913,967	54,647	67,616	25,344	30,251
Total — 20 centres .....	59,593,220	65,674,089	1,731,047	2,215,517	979,490	1,155,896



TABLE 3. Cheques Cashed by Type of Account — Concluded

TABLEAU 3. Chèques tirés par type de compte — fin

	Current — Courant		Savings — Épargne		Personal chequing — Chèques personnels	
	June — Juin		June — Juin		June — Juin	
	1973	1974	1973	1974	1973	1974
	thousands of dollars — milliers de dollars					
<u>Manitoba</u>						
Brandon .....	49,780	56,981	6,449	11,235	5,878	7,755
Winnipeg .....	4,623,604	6,639,825	137,676	154,600	98,921	113,281
Total — 2 centres .....	4,673,384	6,696,806	144,125	165,835	104,799	121,036
<u>Saskatchewan</u>						
Moose Jaw .....	41,902	42,475	5,565	9,267	5,531	7,125
Prince Albert .....	49,790	42,722	3,490	4,185	4,241	5,692
Regina .....	1,042,278	1,450,283	24,397	32,992	24,865	41,685
Saskatoon .....	305,657	305,247	19,939	22,524	21,573	28,489
Total — 4 centres .....	1,439,627	1,840,727	53,391	68,968	56,209	82,991
<u>Alberta</u>						
Calgary .....	3,201,655	5,144,754	90,873	102,956	122,582	155,019
Edmonton .....	2,685,948	2,109,340	87,030	149,722	146,583	264,105
Lethbridge .....	139,475	151,581	10,907	10,950	12,938	17,198
Medicine Hat .....	43,307	57,703	4,997	7,936	5,711	8,373
Total — 4 centres .....	6,070,385	7,463,378	193,807	271,564	287,814	444,695
<u>British Columbia — Colombie-Britannique</u>						
Vancouver .....	6,644,435	8,295,760	302,224	536,243	266,675	379,029
Victoria .....	1,082,472	1,647,253	53,195	79,885	43,233	58,847
Total — 2 centres .....	7,726,907	9,943,013	356,419	616,128	309,908	437,876
Total — 50 centres .....	107,829,386	129,575,093	3,649,479	4,932,520	2,099,393	2,690,506

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) — Courant(1)			Savings — Épargne		
	Cheques cashed — Chèques encaissés	Deposits(2) — Dépôts(2)	Turnover — Rotation	Cheques cashed — Chèques encaissés	Deposits — Dépôts	Turnover — Rotation
	\$'000	\$'000	%	\$'000	\$'000	%
1971 .....	885,371,891	7,715,954(3)	114.75	34,090,452	22,798,922(3)	1.50
1972 .....	1,028,679,510	9,095,564(3)	113.10	38,253,735	26,201,294(3)	1.46
1973 .....	1,325,656,531	10,214,452(3)	129.78	44,318,965	29,464,452(3)	1.50
1973 — June — Juin .....	110,018,779	10,377,500	127.22	3,649,479	25,862,336	1.69
July — Juillet .....	112,929,108	10,313,877	131.39	3,854,011	26,106,193	1.77
August — Août .....	116,479,384	10,476,614	133.53	3,791,905	30,938,121	1.47
September — Septembre ...	107,929,727	10,466,556	123.74	3,711,368	31,399,352	1.42
October — Octobre .....	129,692,072	10,575,182	147.17	4,048,386	32,233,272	1.51
November — Novembre .....	121,642,533	10,517,806	138.78	4,758,981	33,106,850	1.72
December — Décembre .....	114,327,997	11,159,376	122.94	3,549,296	33,651,976	1.27
January — Janvier .....	121,021,060	10,955,781	132.56	3,735,918	34,299,799	1.31
February — Février .....	108,797,118	10,322,129	126.48	3,412,538	35,156,857	1.16
March — Mars .....	124,463,891	10,755,365	138.87	3,758,472	36,086,603	1.25
April — Avril .....	127,855,258	11,317,312	135.57	4,563,630	36,608,318	1.50
May — Mai .....	148,631,083	11,491,390	155.21	6,182,572	36,963,431	2.01
June — Juin .....	132,265,599	11,093,000	143.07	4,932,520	37,717,247	1.57

(1) As of June 1957, includes cheques cashed against personal chequing accounts. — Au 1<sup>er</sup> juin, 1957, comprend les chèques tirés sur les comptes chèques personnels. (2) Revised to exclude federal government deposits. — Dépôts du gouvernement fédéral exclus. (3) Average deposits for the year. — Moyenne des dépôts de l'année.

Note: Turnover in the monthly section reflects turnover on an annual basis.

Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.

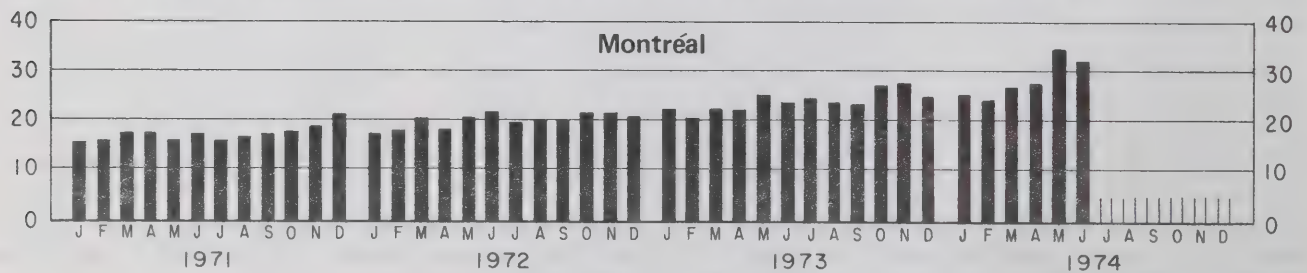
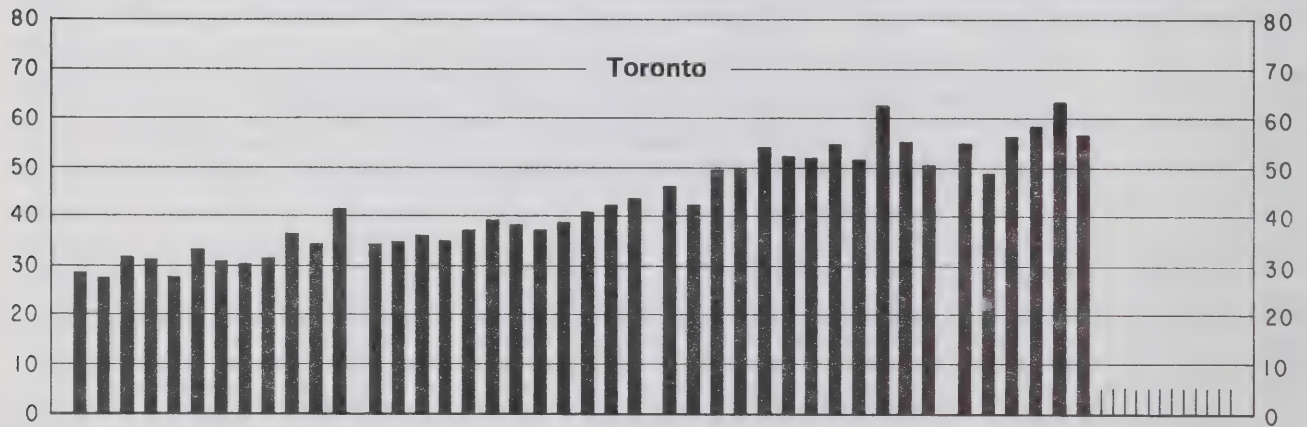
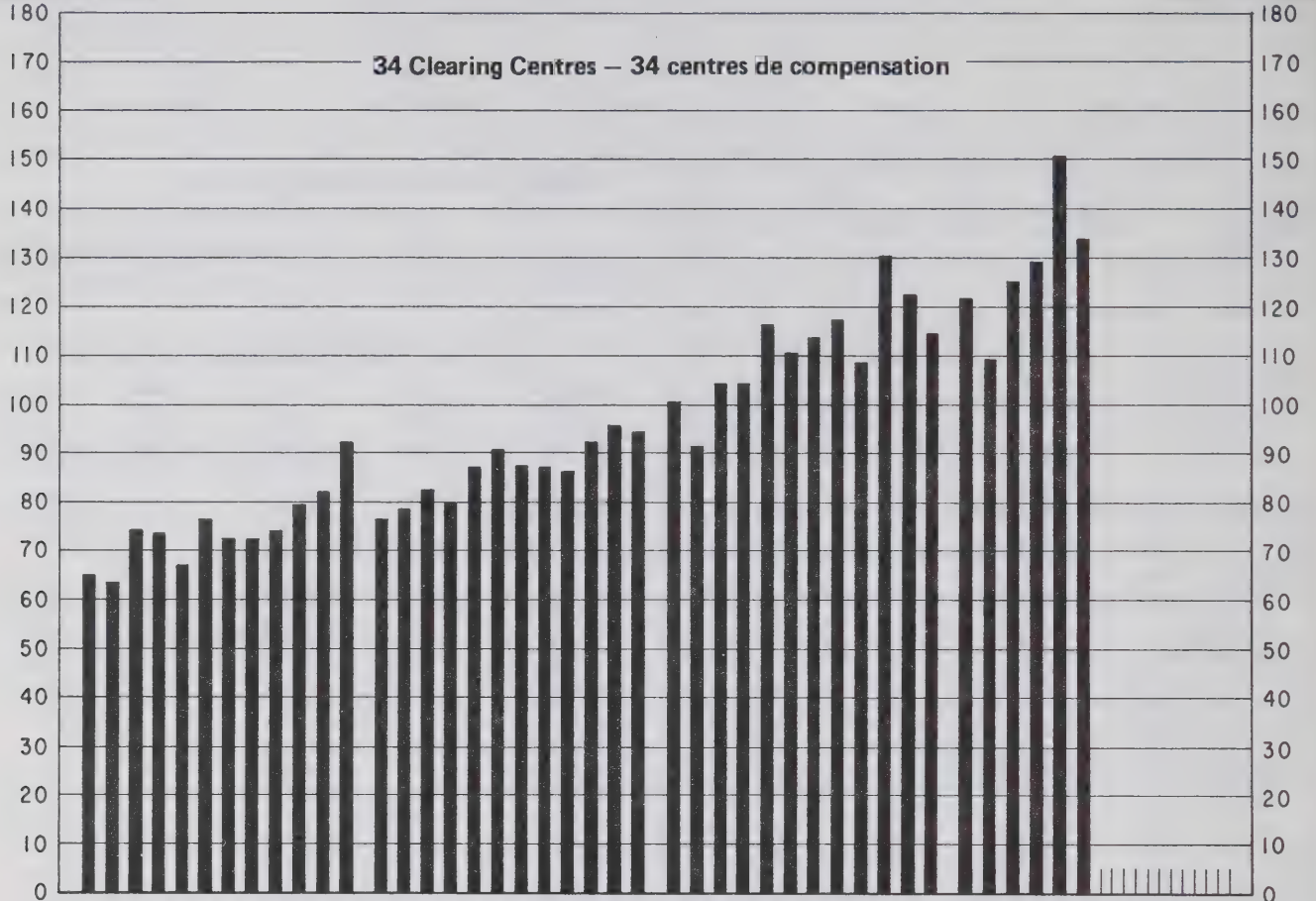


# Value of Cheques Cashed in Canada

## Valeur des chèques encaissés au Canada

Billions of Dollars  
Milliards de dollars

Billions of Dollars  
Milliards de dollars









# Statistics Canada Statistique Canada

Price: 30 cents, \$3.00 a year

Prix: 30 cents, \$3.00 par année

## CHEQUES CASHED

JULY - 1974 - JUILLET

With the advent of centralized data processing, Bank Clearing Houses as they were known have been closed down. The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it would be incorrect to assume that this comparison will remain valid through time. An examination is currently underway in an attempt to establish boundaries that can be more precisely defined.

The value of cheques cashed in the 50 clearing centres in July totalled 147,226 million, 26.1% above the value for the corresponding month of 1973. Payments in all of the 10 provinces rose in the June comparison. Debits increased in Newfoundland by 22.7%, Prince Edward Island by 1.8%, Nova Scotia by 21.3%, New Brunswick by 27.6%, Québec by 21.9% Ontario by 17.7%, Manitoba by 48.2%, Saskatchewan by 50.1%, Alberta by 51.0% and British Columbia by 32.2%.

## The Centres

Forty-eight of the fifty centres showed a higher value of cheques cashed than in July of 1973. In respect of the major centres, payments increased in Montreal by 33.3%, Toronto by 16.9%, Winnipeg by 48.5% and Vancouver by 29.4%.

## Deposit Turnover

The turnover ratio of current deposits (compiled on an annual basis) was 157.6% compared with 131.4% for July 1973. The turnover ratio of savings accounts was 1.47 compared with the July 1973 ratio of 1.77.

Business Finance Division

October - 1974 - Octobre  
5-4404-509

## CHEQUES ENCAISSÉS

LIBRARIEN

NOV

L'avènement du traitement centralisé des données a fait disparaître les chèques de compensation bandés dans leur ancienne forme. Les chiffres se rapportant au débit des comptes personnels continuent de rendre compte des données qui correspondent aux anciens centres, mais il serait inexact d'en conclure que cette comparaison sera toujours valable. On étudie actuellement le problème afin d'essayer de déterminer des limites plus précises.

La valeur des chèques encaissés dans 50 centres de compensation en juillet s'élevait à 147,226 millions de dollars soit 26.1 % de plus qu'en juillet 1973. Les comparaisons pour le mois de juin montrent que les versements ont augmenté dans les 10 provinces. Les débits ont augmenté de 22.7 % en Terre-Neuve, de 1.8 % dans l'Île-du-Prince-Édouard, de 21.3 % en Nouvelle-Écosse, de 27.6 % au Nouveau-Brunswick, de 21.9 % au Québec, de 17.7 % en Ontario, de 48.2 % au Manitoba, de 50.1 % en Saskatchewan, de 51.0 % en Alberta et de 32.2 % en Colombie-Britannique.

## Les centres

Quarante-huit des cinquante centres ont enregistré une valeur totale de chèques encaissés supérieure à celle du mois de juillet 1973. Pour ce qui est des grands centres, les versements ont augmenté de 33.3 % à Montréal, de 16.9 % à Toronto, de 48.5 % à Winnipeg et de 29.4 % à Vancouver.

## Volumes des transactions

Le taux de transactions sur comptes courants (calculé sur une base annuelle) était de 157.6 % comparativement à 131.4 % de juillet 1973. Le taux de transactions sur comptes d'épargne était de 1.47 comparativement à 1.77 de juillet 1973.

Division des finances des entreprises



TABLE 1. Cheques Cashed Against Individual Accounts  
TABLEAU 1. Chèques tirés sur les comptes individuels

	July - Juillet			First seven months - Sept premiers mois		
	1973	1974	1974 1973	1973	1974	1974 1973
	\$'000		%	\$'000		%
<u>Newfoundland - Terre-Neuve</u>						
St. John's .....	592,653	727,237	122.7	4,012,547	5,681,811	141.6
<u>Prince Edward Island - Île-du-Prince-Édouard</u>						
Charlottetown .....	107,065	108,969	101.8	642,968	776,317	120.7
<u>Nova Scotia - Nouvelle-Écosse</u>						
Glace Bay .....	12,106	16,624	137.3	75,016	97,945	130.6
Halifax .....	1,040,135	1,353,924	130.1	6,443,934	8,050,476	124.9
Sydney .....	191,520	137,900	72.0	721,593	807,209	111.9
Total - 3 centres .....	1,243,761	1,508,448	121.3	7,240,543	8,955,630	123.7
<u>New Brunswick - Nouveau-Brunswick</u>						
Fredericton .....	242,030	288,101	119.0	1,545,569	1,956,011	126.6
Moncton .....	245,761	267,046	108.7	1,578,514	1,879,962	119.1
Saint John .....	348,494	511,777	146.8	2,136,089	2,932,024	137.3
Total - 3 centres .....	836,285	1,066,924	127.6	5,260,172	6,767,997	128.7
<u>Québec</u>						
Chicoutimi .....	117,515	193,703	164.8	752,059	1,028,633	136.8
Drummondville .....	80,576	88,823	110.2	527,835	580,150	109.9
Granby .....	88,428	138,717	156.9	616,075	789,668	128.2
Montréal .....	24,375,035	32,483,323	133.3	159,696,767	201,939,067	126.5
Québec .....	3,041,006	3,705,845	121.9	21,913,288	28,929,822	132.0
St-Hyacinthe .....	102,261	132,981	130.0	682,902	838,262	122.7
Shawinigan .....	31,988	41,004	128.2	230,445	265,337	115.1
Sherbrooke .....	206,798	213,281	103.2	1,555,417	1,433,534	92.2
Trois-Rivières .....	113,538	150,814	132.8	762,442	955,850	125.4
Valleyfield .....	43,825	57,824	131.9	287,084	371,880	129.5
Total - 10 centres .....	28,200,970	37,206,315	131.9	187,024,314	237,132,203	124.2
<u>Ontario</u>						
Brantford .....	246,188	294,581	119.7	1,499,887	1,774,674	118.3
Chatham .....	219,058	492,254	224.7	1,609,498	2,483,310	154.3
Cornwall .....	117,773	140,569	119.4	695,832	824,172	118.4
Guelph .....	181,009	248,118	137.1	1,121,345	1,502,690	134.0
Hamilton .....	1,903,304	2,229,132	117.1	12,442,166	15,573,163	125.2
Kingston .....	195,618	221,200	113.1	1,199,224	1,402,834	117.0
Kitchener .....	529,151	727,467	137.5	3,543,912	4,388,872	123.8
London .....	1,505,808	1,972,762	131.0	9,552,088	11,872,247	124.3
Niagara Falls .....	146,579	185,433	126.5	842,614	1,006,063	119.4
Oshawa .....	990,538	1,460,553	147.4	6,377,333	8,486,517	133.1
Ottawa .....	2,167,084	2,501,455	115.4	12,940,420	15,619,360	120.7
Peterborough .....	157,520	209,453	132.9	944,291	1,193,973	126.4
St. Catharines .....	285,024	314,893	110.5	1,782,559	2,042,556	114.6
Sarnia .....	199,626	250,320	125.4	1,129,938	1,444,535	127.8
Sault Ste. Marie .....	545,019	266,985	48.9	2,493,912	3,691,898	148.0
Sudbury .....	221,514	237,343	107.1	1,397,504	1,451,494	103.9
Thunder Bay .....	239,440	285,014	119.0	1,537,791	1,881,923	122.4
Timmins .....	55,089	90,982	165.1	341,059	505,594	148.2
Toronto .....	52,209,325	61,036,412	116.9	347,203,970	398,369,390	114.7
Windsor .....	995,870	1,093,667	109.8	6,295,942	6,933,609	110.1
Total - 20 centres .....	63,110,537	74,258,593	117.7	414,951,285	482,438,874	116.3

TABLE 1. Cheques Cashed Against Individual Accounts — Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels — fin

	July — Juillet			First seven months — Sept premiers mois		
	1973	1974	1974 1973	1973	1974	1974 1973
	\$'000		%	\$'000		%
<b>Manitoba</b>						
Brandon .....	66,236	86,217	130.2	440,627	542,622	123.1
Winnipeg .....	5,221,473	7,752,057	148.5	32,143,385	45,283,185	140.9
Total — 2 centres .....	5,287,709	7,838,274	148.2	32,584,012	45,825,807	140.6
<b>Saskatchewan</b>						
Moose Jaw .....	53,599	66,238	123.6	349,473	403,756	115.5
Prince Albert .....	61,830	72,119	116.6	384,907	445,452	115.7
Regina .....	1,122,093	1,785,417	159.1	8,254,613	10,906,945	132.1
Saskatoon .....	336,334	437,372	130.4	2,309,068	2,777,863	120.3
Total — 4 centres .....	1,573,356	2,361,146	150.1	11,298,061	14,534,016	128.6
<b>Alberta</b>						
Calgary .....	3,515,851	5,580,965	158.7	22,739,736	35,104,474	154.4
Edmonton .....	2,751,919	3,942,098	143.2	17,651,506	22,387,124	126.8
Lethbridge .....	171,301	198,573	115.9	1,027,727	1,311,645	127.6
Medicine Hat .....	51,666	82,223	159.1	367,661	505,763	137.6
Total — 4 centres .....	6,490,737	9,803,859	151.0	41,786,630	59,309,006	141.9
<b>British Columbia — Colombie-Britannique</b>						
Vancouver .....	8,100,806	10,485,983	129.4	48,178,114	64,587,196	134.1
Victoria .....	1,238,740	1,860,785	150.2	6,975,229	10,806,377	154.9
Total — 2 centres .....	9,339,546	12,346,768	132.2	55,153,343	75,393,573	136.7
Total — 50 centres .....	116,783,119	147,226,533	126.1	759,953,855	936,815,234	123.3

TABLE 2. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 2. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years — Années représentative	Canada	Atlantic Provinces — Provinces de l'Atlantique	Québec	Ontario	Prairie Provinces — Provinces des Prairies	British Columbia — Colombie- Britannique
	thousands of dollars — milliers de dollars					
1924 .....	15,037,121(1)	348,489	4,492,626	5,968,377	3,250,536	977,093
1925 .....	15,060,632	319,887	4,637,063	6,060,188	3,008,713	1,034,781
1929 .....	26,839,467	465,926	9,416,816	11,010,029	4,186,672	1,760,024
1930 .....	22,119,155	410,322	7,824,022	8,938,991	3,536,779	1,409,041
1933 .....	16,723,097	269,032	4,739,585	7,277,976	3,590,281(2)	846,223
1935 .....	17,761,236	314,331	5,119,396	8,198,527	3,188,188	940,794
1940 .....	19,624,239	471,159	5,840,484	8,578,021	3,512,964	1,221,611
1945 .....	38,086,305	845,830	10,849,832	17,630,312(3)	6,393,854	2,366,477
1950 .....	54,616,235	1,467,171(4)	15,632,517	23,565,354(5)	9,285,772	4,665,421
1953 .....	82,545,759	2,432,011	22,582,926	36,814,123	14,097,644	6,619,055
1955 .....	93,266,234	2,522,672	27,487,066	42,298,001	13,924,399	7,034,096
1960 .....	155,603,633	3,115,952	45,897,400	73,681,461	22,618,798	10,290,022
1965 .....	270,642,673	5,293,657	81,842,770	126,993,526	38,259,462	18,253,258
1966 .....	294,250,388	6,688,154	89,851,752	133,391,810	42,424,844	21,893,828
1967 .....	329,224,129	7,357,062	103,691,658	146,891,072	47,982,092	23,302,245
1968 .....	348,329,517	8,260,789	100,782,846	162,898,190	51,144,056	25,243,636
1969 .....	409,218,771	9,378,682	113,675,305	199,139,999	55,272,578	31,752,207
1970 .....	447,307,437	11,122,874	115,178,759	227,585,966(6)	61,133,113	32,286,725
1971 .....	493,451,005	11,342,503	128,973,508	254,210,767	62,819,999	36,104,228
1972 .....	584,911,034	12,639,593	153,675,840	304,315,801	70,953,393	43,326,407
1973 .....	741,704,073 <sup>†</sup>	14,171,084	183,165,472	403,545,471	85,668,703	55,153,343
1974 .....	912,247,444	18,544,273	232,302,423	466,338,346	119,668,829	75,393,573

(1) Original 33 centres. — À l'origine, 33 centres. (2) Weyburn data added as of 1931. — Données sur Weyburn ajoutées à partir de 1931. (3) St. Catharines data added as of May 1941. — Données sur St. Catharines ajoutées à partir de mai 1941. (4) St. John's, Newfoundland data added as of April, 1949. — Données sur Saint-Jean (T.-N.) à partir d'avril 1949. (5) Cornwall data added as of May, 1950. — Données sur Cornwall à partir de mai 1950. (6) Fort William merged with Port Arthur in January, 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 35 centres, the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure. — En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William. <sup>†</sup> Revised figures. — Nombres rectifiés.



TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	Current — Courant		Savings — Épargne		Personal chequing — Chèques personnels	
	July - Juillet		July - Juillet		July - Juillet	
	1973	1974	1973	1974	1973	1974
thousands of dollars — milliers de dollars						
<u>Newfoundland — Terre-Neuve</u>						
St. John's .....	492,384	650,418	83,460	52,268	16,809	24,551
<u>Prince Edward Island — Île-du-Prince-Édouard</u>						
Charlottetown .....	95,103	93,956	5,872	7,019	6,090	7,994
<u>Nova Scotia — Nouvelle-Écosse</u>						
Glace Bay .....	9,924	13,675	1,375	1,804	807	1,145
Halifax .....	967,655	1,250,940	35,625	49,208	36,855	53,776
Sydney .....	181,512	125,065	5,555	6,497	4,453	6,338
Total — 3 centres .....	1,159,091	1,389,680	42,555	57,509	42,115	61,259
<u>New Brunswick — Nouveau-Brunswick</u>						
Fredericton .....	224,845	263,426	8,413	13,230	8,772	11,445
Moncton .....	222,384	229,866	12,748	23,432	10,629	13,748
Saint John .....	324,477	474,755	12,783	22,570	11,234	14,452
Total — 3 centres .....	771,706	968,047	33,944	59,232	30,635	39,645
<u>Québec</u>						
Chicoutimi .....	106,753	178,816	7,483	9,500	3,279	5,387
Drummondville .....	74,570	81,836	5,085	5,685	921	1,302
Granby .....	82,193	130,161	4,093	5,620	2,142	2,936
Montréal .....	23,401,484	31,059,980	750,814	1,105,907	222,737	317,436
Québec .....	2,934,339	3,572,072	86,935	98,989	19,732	31,784
St-Hyacinthe .....	89,520	116,937	11,506	14,077	1,235	1,967
Shawinigan .....	28,314	36,199	2,627	3,676	1,047	1,129
Sherbrooke .....	190,491	190,022	10,961	14,884	5,346	8,375
Trois-Rivières .....	104,826	137,519	5,946	9,278	2,766	4,017
Valleyfield .....	39,018	51,315	3,650	4,955	1,157	1,554
Total — 10 centres .....	27,051,508	35,557,857	889,100	1,272,571	260,362	375,885
<u>Ontario</u>						
Brantford .....	220,580	263,829	16,981	18,758	8,627	11,994
Chatham .....	204,168	468,783	8,887	13,668	6,003	9,803
Cornwall .....	106,103	124,927	6,846	9,357	4,824	6,285
Guelph .....	156,996	217,891	14,069	17,087	9,944	13,140
Hamilton .....	1,729,449	1,998,320	106,727	141,095	67,128	89,717
Kingston .....	159,121	168,273	18,972	31,291	17,525	21,636
Kitchener .....	478,696	665,637	27,962	33,059	22,493	28,771
London .....	1,404,495	1,846,602	50,433	66,232	50,880	59,928
Niagara Falls .....	129,643	162,176	11,000	15,049	5,936	8,208
Oshawa .....	954,157	1,411,540	22,608	30,929	13,773	18,084
Ottawa .....	1,919,712	2,208,943	124,220	160,917	123,152	131,595
Peterborough .....	131,118	176,000	15,123	17,676	11,279	15,777
St. Catharines .....	251,416	269,289	19,211	26,528	14,397	19,076
Sarnia .....	178,386	220,199	11,169	16,650	10,071	13,561
Sault Ste. Marie .....	521,753	235,983	14,186	18,574	9,080	12,428
Sudbury .....	179,205	191,438	30,475	29,769	11,834	16,136
Thunder Bay .....	199,595	234,166	24,858	30,177	14,987	20,671
Timmins .....	46,985	72,229	5,589	14,065	2,515	4,688
Toronto .....	50,262,960	58,887,021	1,424,077	1,487,237	522,288	662,154
Windsor .....	911,665	990,036	57,425	69,737	26,780	33,894
Total — 20 centres .....	60,146,203	70,813,282	2,010,818	2,247,765	953,516	1,197,546

TABLE 3. Cheques Cashed by Type of Account — Concluded

TABLEAU 3. Chèques tirés par type de compte — fin

	Current — Courant		Savings — Épargne		Personal chequing — Chèques personnels	
	July — Juillet		July — Juillet		July — Juillet	
	1973	1974	1973	1974	1973	1974
	thousands of dollars — milliers de dollars					
<b>Manitoba</b>						
Brandon .....	52,333	65,361	6,908	11,881	6,995	8,975
Winnipeg .....	4,974,575	7,474,724	142,842	155,158	104,056	122,175
Total — 2 centres .....	5,026,908	7,540,085	149,750	167,039	111,051	131,150
<b>Saskatchewan</b>						
Moose Jaw .....	42,942	49,621	5,528	8,378	5,129	8,239
Prince Albert .....	49,058	60,872	8,512	5,084	4,260	6,163
Regina .....	1,074,838	1,714,412	23,399	33,966	23,856	37,039
Saskatoon .....	297,882	381,565	16,515	24,896	21,937	30,911
Total — 4 centres .....	1,464,720	2,206,470	53,954	72,324	55,182	82,352
<b>Alberta</b>						
Calgary .....	3,275,669	5,295,209	92,857	125,297	147,325	160,459
Edmonton .....	2,570,479	3,567,873	79,799	172,745	101,641	201,480
Lethbridge .....	149,938	169,452	9,477	11,765	11,886	17,356
Medicine Hat .....	41,528	66,001	4,906	7,754	5,232	8,468
Total — 4 centres .....	6,037,614	9,098,535	187,039	317,561	266,084	387,763
<b>British Columbia — Colombie-Britannique</b>						
Vancouver .....	7,472,036	9,690,667	344,701	422,915	284,069	372,401
Victoria .....	1,139,968	1,714,821	52,818	80,277	45,954	65,687
Total — 2 centres .....	8,612,004	11,405,488	397,519	503,192	330,023	438,088
Total — 50 centres .....	110,857,241	139,723,818	3,854,011	4,756,480	2,071,867	2,746,235

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) — Courant(1)			Savings — Épargne		
	Cheques cashed — Chèques encaissés	Deposits(2) — Dépôts(2)	Turnover — Rotation	Cheques cashed — Chèques encaissés	Deposits — Dépôts	Turnover — Rotation
	\$'000		%	\$'000		%
1971 .....	885,371,891	7,715,954(3)	114.75	34,090,452	22,798,922(3)	1.50
1972 .....	1,028,679,510	9,095,564(3)	113.10	38,253,735	26,201,294(3)	1.46
1973 .....	1,325,656,531	10,214,452(3)	129.78	44,318,965	29,464,452(3)	1.50
1973 — July — Juillet .....	112,929,108	10,313,877	131.39	3,854,011	26,106,193	1.77
August — Août .....	116,479,384	10,476,614	133.53	3,791,905	30,938,121	1.47
September — Septembre ...	107,929,727	10,466,556	123.74	3,711,368	31,399,352	1.42
October — Octobre .....	129,692,072	10,575,182	147.17	4,048,386	32,233,272	1.51
November — Novembre .....	121,642,533	10,517,806	138.78	4,758,981	33,106,850	1.72
December — Décembre .....	114,327,997	11,159,376	122.94	3,549,296	33,651,976	1.27
1974 — January — Janvier .....	121,021,060	10,955,781	132.56	3,735,918	34,299,799	1.31
February — Février .....	108,797,118	10,322,129	126.48	3,412,538	35,156,857	1.16
March — Mars .....	124,463,891	10,755,365	138.87	3,758,472	36,086,603	1.25
April — Avril .....	127,855,258	11,317,312	135.57	4,563,630	36,608,318	1.50
May — Mai .....	148,631,083	11,491,390	155.21	6,182,572	36,963,431	2.01
June — Juin .....	132,265,599	11,093,800	143.07	4,932,520	37,717,247	1.57
July — Juillet .....	142,470,053	11,135,715	153.53	4,739,687	38,697,446	1.47

(1) As of June 1957, includes cheques cashed against personal chequing accounts. — Au 1<sup>er</sup> juin, 1957, comprend les chèques tirés sur les comptes chèques personnels. (2) Revised to exclude federal government deposits. — Dépôts du gouvernement fédéral exclus. (3) Average deposits for the year. — Moyenne des dépôts de l'année.

Note: Turnover in the monthly section reflects turnover on an annual basis.

Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.

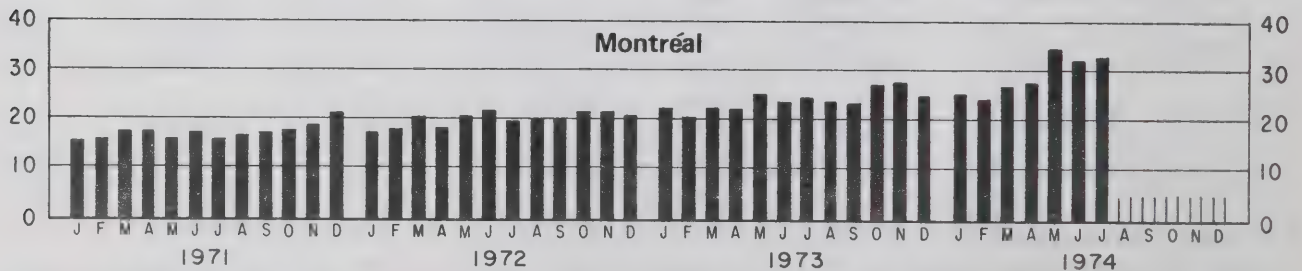
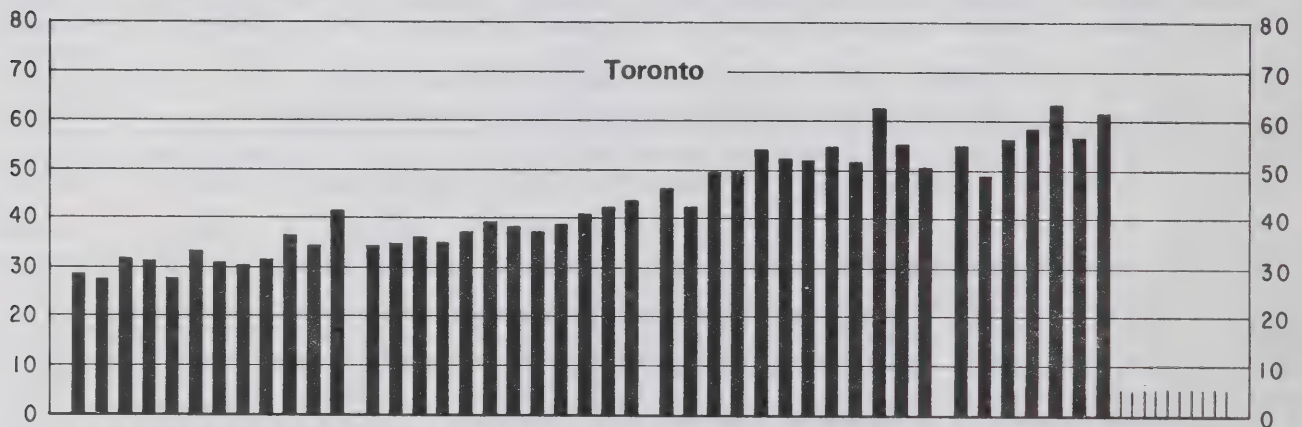
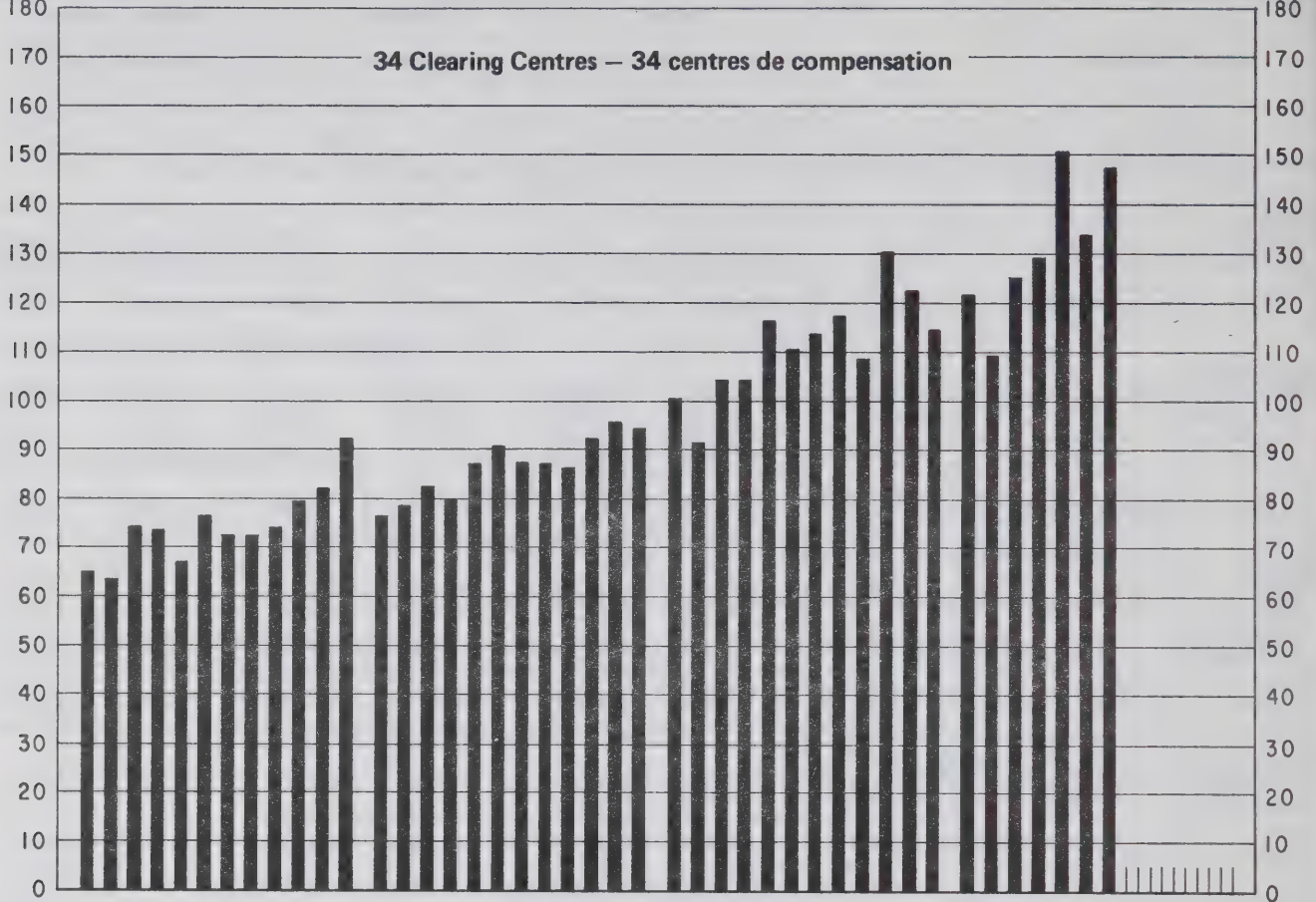


# Value of Cheques Cashed in Canada

## Valeur des chèques encaissés au Canada

Billions of Dollars  
Milliards de dollars

Billions of Dollars  
Milliards de dollars









# Statistics Canada Statistique Canada

Price: 30 cents, \$3.00 a year

Prix: 30 cents, \$3.00 par année

CHEQUES CASHEDCHÈQUES ENCAISSÉS

AUGUST - 1974 - AOÛT

With the advent of centralized data processing, Bank Clearing Houses as they were known have been closed down. The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it would be incorrect to assume that this comparison will remain valid through time. An examination is currently underway in an attempt to establish boundaries that can be more precisely defined.

The value of cheques cashed in the 50 clearing centres in August totalled 141,481 million, 17.6% above the value for the corresponding month of 1973. Payments in 9 of the 10 provinces rose in the August comparison. Debits decreased in Saskatchewan by 1.8%, and increased in Newfoundland by 2.8%, Prince Edward Island by 24.1%, Nova Scotia by 25.2%, New Brunswick by 36.1%, Quebec by 38.1%, Ontario by 7.8%, Manitoba by 30.6%, Alberta by 43.3% and British Columbia by 1.8%.

The Centres

Forty-four of the fifty centres showed a higher value of cheques cashed than in August of 1973. In respect of the major centres, payments increased in Montreal by 45.3%, Toronto by 6.7%, Winnipeg by 31.0%, and Vancouver by 6.1%.

Deposit Turnover

The turnover ratio of current deposits (compiled on an annual basis) was 151.00% compared with 133.53% for August 1973. The turnover ratio of savings accounts was 1.39 compared with the August 1973 ratio of 1.47.

Business Finance Division

L'avènement du traitement centralisé des données a fait disparaître les chambres de compensation bancaires dans leur ancienne forme. Les chiffres se rapportant au débit des comptes personnels continuent de rendre compte des données qui correspondent aux anciens centres, mais il serait inexact d'en conclure que cette comparaison sera toujours valable. On étudie actuellement le problème afin d'essayer de déterminer des limites plus précises.

La valeur des chèques encaissés dans 50 centres de compensation en août s'élevait à 141,481 millions de dollars soit 17.6 % de plus qu'en août 1973. Les comparaisons pour le mois d'août montrent que les versements ont augmenté dans 9 des 10 provinces. Les débits ont accusé une baisse de 1.8 % en Saskatchewan. Par contre, ils ont augmenté de 2.8 % en Terre-Neuve, de 24.1 % dans l'Île-du-Prince-Édouard, de 25.2 % en Nouvelle-Écosse, de 36.1 % au Nouveau-Brunswick, de 38.1 % au Québec, de 7.8 % en Ontario, de 30.6 % au Manitoba, de 43.3 % en Alberta et de 1.8 % en Colombie-Britannique.

Les centres

Quarante-quatre des cinquante centres ont enregistré une valeur totale de chèques encaissés supérieure à celle du mois d'août 1973. Pour ce qui est des grands centres, les versements ont augmenté de 45.3 % à Montréal, de 6.7 % à Toronto, de 31.0 % à Winnipeg et de 6.1 % à Vancouver.

Volumes des transactions

Le taux de transactions sur comptes courants (calculé sur une base annuelle) était de 151.00 % comparativement à 133.53 % en août 1973. Le taux de transactions sur comptes d'épargne était de 1.39 comparativement à 1.47 en août 1973.

Division des finances des entreprises



TABLE 1. Cheques Cashed Against Individual Accounts  
TABLEAU 1. Chèques tirés sur les comptes individuels

	August - Août			First eight months - Huit premiers mois		
	1973	1974	1974 1973	1973	1974	1974 1973
	\$'000		%	\$'000		%
<u>Newfoundland - Terre-Neuve</u>						
St. John's .....	816,811	839,861	102.82	4,829,358	6,521,672	135.04
<u>Prince Edward Island - Île-du-Prince-Édouard</u>						
Charlottetown .....	104,780	130,081	124.15	747,748	906,398	121.22
<u>Nova Scotia - Nouvelle-Écosse</u>						
Glace Bay .....	12,477	15,507	124.28	87,493	113,452	129.67
Halifax .....	758,707	957,181	126.16	7,202,641	9,007,657	125.06
Sydney .....	102,121	120,703	118.20	823,714	927,912	112.65
Total - 3 centres .....	873,305	1,093,391	125.20	8,113,848	10,049,021	123.85
<u>New Brunswick - Nouveau-Brunswick</u>						
Fredericton .....	231,909	245,653	105.93	1,777,478	2,201,664	123.86
Moncton .....	247,212	438,038	177.19	1,825,726	2,318,000	126.96
Saint John .....	336,688	426,568	126.70	2,472,777	3,358,592	135.82
Total - 3 centres .....	815,809	1,110,259	136.09	6,075,981	7,878,256	129.66
<u>Québec</u>						
Chicoutimi .....	129,118	177,205	137.24	881,177	1,305,838	148.19
Drummondville .....	89,590	90,080	100.55	617,425	670,230	108.55
Granby .....	101,331	128,596	126.91	717,406	918,264	128.00
Montréal .....	23,681,076	34,417,221	145.34	183,377,843	236,356,288	128.89
Québec .....	4,041,422	4,076,165	100.86	25,954,710	33,005,987	127.17
St-Hyacinthe .....	117,295	124,696	106.31	800,197	962,958	120.34
Shawinigan .....	28,892	40,357	139.68	259,337	305,694	117.88
Sherbrooke .....	237,029	210,027	88.61	1,792,446	1,643,561	91.69
Trois-Rivières .....	101,595	149,098	146.76	864,037	1,104,948	127.88
Valleyfield .....	45,767	54,827	119.80	332,851	426,707	128.20
Total - 10 centres .....	28,573,115	39,468,272	138.13	215,597,429	276,700,475	128.34
<u>Ontario</u>						
Brantford .....	197,730	297,128	150.27	1,697,617	2,071,802	122.04
Chatham .....	232,577	384,798	165.45	1,842,075	2,768,108	150.27
Cornwall .....	93,950	112,569	119.82	789,782	936,741	118.61
Guelph .....	170,126	243,949	143.39	1,291,471	1,746,639	135.24
Hamilton .....	1,852,727	2,179,375	117.63	14,294,893	17,752,538	124.19
Kingston .....	202,872	184,324	98.86	1,402,096	1,587,158	113.20
Kitchener .....	551,342	642,109	116.46	4,095,254	5,030,981	122.85
London .....	1,384,658	1,780,565	128.59	10,936,746	13,652,812	124.83
Niagara Falls .....	133,274	142,063	106.59	975,888	1,148,126	117.65
Oshawa .....	862,187	1,112,975	129.09	7,239,520	9,599,492	132.60
Ottawa .....	2,135,214	2,334,766	109.35	15,075,634	17,954,126	119.09
Peterborough .....	142,149	165,459	116.40	1,086,420	1,359,432	125.13
St. Catharines .....	244,638	312,556	127.76	2,027,197	2,355,112	116.18
Sarnia .....	182,163	222,232	122.00	1,312,101	1,666,767	127.03
Sault Ste. Marie .....	701,160	244,478	34.87	3,195,072	3,936,376	123.20
Sudbury .....	204,711	189,409	92.53	1,602,215	1,640,903	102.41
Thunder Bay .....	260,848	310,489	119.03	1,798,639	2,192,412	121.89
Timmins .....	55,485	76,909	138.61	396,544	582,503	146.89
Toronto .....	54,939,941	58,610,807	106.68	402,143,911	456,980,197	113.64
Windsor .....	800,081	913,634	114.19	7,096,023	7,847,243	110.59
Total - 20 centres .....	65,347,833	70,460,594	107.82	480,299,098	552,799,468	115.09

TABLE 1. Cheques Cashed Against Individual Accounts — Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels — fin

	August — Août			First eight months — Huit premiers mois		
	1973	1974	$\frac{1974}{1973}$	1973	1974	$\frac{1974}{1973}$
	\$'000		%	\$'000		%
<b>Manitoba</b>						
Brandon .....	72,828	78,293	107.50	513,455	620,915	120.93
Winnipeg .....	5,109,180	6,690,975	130.96	37,252,565	51,974,160	139.52
Total — 2 centres .....	5,182,008	6,769,268	130.63	37,766,020	52,595,075	139.27
<b>Saskatchewan</b>						
Moose Jaw .....	53,738	63,585	118.32	403,211	467,341	115.90
Prince Albert .....	59,658	69,597	116.66	444,565	515,049	115.85
Regina .....	1,308,147	1,191,211	91.06	9,562,760	12,098,156	126.51
Saskatoon .....	379,845	443,929	116.87	2,688,913	3,221,792	119.82
Total — 4 centres .....	1,801,388	1,768,322	98.16	13,099,449	16,302,338	124.45
<b>Alberta</b>						
Calgary .....	3,618,272	5,267,537	145.58	26,358,008	40,372,011	157.17
Edmonton .....	2,866,109	4,070,140	142.01	20,517,615	26,457,264	128.95
Lethbridge .....	164,160	199,495	121.52	1,191,887	1,511,140	126.79
Medicine Hat .....	55,325	67,938	122.80	422,986	573,701	135.63
Total — 4 centres .....	6,703,866	9,605,110	143.28	48,490,496	68,914,116	142.12
<b>British Columbia — Colombie-Britannique</b>						
Vancouver .....	8,704,225	9,237,292	106.12	56,882,339	73,824,488	129.78
Victoria .....	1,348,149	998,144	74.04	8,323,378	11,804,521	141.82
Total — 2 centres .....	10,052,374	10,235,436	101.82	65,205,717	85,629,009	131.32
Total — 50 centres .....	120,271,289	141,480,594	117.63	880,225,144	1,078,295,828	122.50

TABLE 2. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 2. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years — Années représentatives	Canada	Atlantic Provinces — Provinces de l'Atlantique	Québec	Ontario	Prairie Provinces — Provinces des Prairies	British Columbia — Colombie- Britannique
	thousands of dollars — milliers de dollars					
1924 .....	17,004,191(1)	402,621	5,102,508	6,721,054	3,661,658	1,116,350
1925 .....	27,130,784	366,736	5,303,459	6,872,567	3,394,416	1,193,606
1929 .....	30,506,537	530,148	10,699,165	12,415,540	4,874,466	1,987,218
1930 .....	24,920,762	466,590	8,822,001	10,017,924	4,015,450	1,598,797
1933 .....	19,371,611	309,088	5,484,101	8,316,983	4,277,515(2)	983,924
1935 .....	20,258,839	362,817	5,796,513	9,190,900	3,825,951	1,082,658
1940 .....	22,081,946	535,511	6,564,657	9,685,473	3,896,785	1,399,520
1945 .....	42,812,901	950,350	12,195,168	19,669,618(3)	7,296,903	2,700,862
1950 .....	62,174,493	1,684,993(4)	17,781,533	26,781,882(5)	10,648,380	5,277,705
1953 .....	93,010,385	2,759,962	25,470,955	41,074,156	16,158,362	7,546,950
1955 .....	107,201,485	2,903,967	31,576,346	48,355,839	16,167,225	8,198,108
1960 .....	177,829,307	3,586,662	52,790,701	83,461,608	26,091,341	11,898,996
1965 .....	308,658,813	6,082,155	93,450,458	144,231,977	43,839,445	21,054,778
1966 .....	336,930,188	7,624,045	103,519,798	151,819,077	48,815,636	25,151,632
1967 .....	374,865,862	8,430,764	117,292,162	167,333,142	54,849,497	26,960,297
1968 .....	400,332,383	9,419,862	116,081,124	187,227,496	58,212,145	29,391,756
1969 .....	464,071,897	10,914,577	128,889,182	225,322,392	62,733,343	36,212,403
1970 .....	510,756,294	12,645,430	133,245,974	258,263,019(6)	69,869,620	36,732,251
1971 .....	565,971,711	13,036,865	148,038,424	290,941,211	72,287,072	41,668,139
1972 .....	672,070,638	14,423,178	176,542,120	349,114,955	81,722,383	50,268,002
1973 .....	858,873,482 <sup>r</sup>	16,330,502	211,124,999	466,856,299	99,355,965	65,205,717
1974 .....	1,050,394,202	21,205,921	271,005,836	534,741,907	137,811,529	85,629,009

(1) Original 33 centres. — À l'origine, 33 centres. (2) Weyburn data added as of 1931. — Données sur Weyburn ajoutées à partir de 1931. (3) St. Catharines data added as of May 1941. — Données sur St. Catharines ajoutées à partir de mai 1941. (4) St. John's, Newfoundland data added as of April, 1949. — Données sur Saint-Jean (T.-N.) à partir d'avril 1949. (5) Cornwall data added as of May, 1950. — Données sur Cornwall à partir de mai 1950. (6) Fort William merged with Port Arthur in January, 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 35 centres, the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure. — En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.

TABLE 3. Cheques Cashed by Type of Account

TABLÉAU 3. Chèques tirés par type de compte

	Current — Courant		Savings — Épargne		Personal chequing — Chèques personnels	
	1973	1974	1973	1974	1973	1974
thousands of dollars — milliers de dollars						
<u>Newfoundland — Terre-Neuve</u>						
St. John's .....	753,459	779,388	43,975	36,757	19,377	23,716
<u>Prince Edward Island — Île-du-Prince-Édouard</u>						
Charlottetown .....	92,114	115,565	6,425	7,013	6,241	7,503
<u>Nova Scotia — Nouvelle-Écosse</u>						
Glace Bay .....	9,833	12,459	1,799	1,913	845	1,135
Halifax .....	683,181	863,376	36,570	42,890	38,956	50,915
Sydney .....	93,300	107,989	4,513	6,173	4,308	6,541
Total — 3 centres .....	786,314	983,824	42,882	50,976	44,109	58,591
<u>New Brunswick — Nouveau-Brunswick</u>						
Fredericton .....	214,209	221,172	8,292	13,580	9,408	10,901
Moncton .....	223,400	406,322	10,788	18,765	13,024	12,951
Saint John .....	311,180	394,039	12,300	18,677	13,208	13,852
Total — 3 centres .....	748,789	1,021,533	31,380	51,022	35,640	37,704
<u>Québec</u>						
Chicoutimi .....	118,471	161,614	7,322	10,202	3,325	5,389
Drummondville .....	83,622	83,064	5,026	5,606	942	1,410
Granby .....	94,308	120,233	4,849	5,625	2,174	2,738
Montréal .....	22,619,305	33,029,024	834,476	1,094,214	227,295	293,983
Québec .....	3,928,010	3,901,954	92,776	151,188	20,636	23,023
St-Hyacinthe .....	104,485	109,852	11,824	12,831	986	2,013
Shawinigan .....	25,115	34,953	2,683	4,144	1,094	1,260
Sherbrooke .....	218,993	185,433	12,150	16,866	5,886	7,728
Trois-Rivières .....	91,931	135,217	6,770	10,175	2,894	3,706
Valleyfield .....	41,163	48,069	3,542	5,450	1,062	1,308
Total — 10 centres .....	27,325,403	37,809,413	981,418	1,316,301	266,294	342,558
<u>Ontario</u>						
Brantford .....	174,935	267,209	15,071	18,980	7,724	10,939
Chatham .....	217,324	360,925	8,944	13,904	6,309	9,969
Cornwall .....	81,413	97,271	8,350	10,009	4,187	5,289
Guelph .....	148,967	216,623	11,519	16,047	9,640	11,279
Hamilton .....	1,674,607	1,958,858	109,155	137,811	68,965	82,706
Kingston .....	163,143	138,047	20,835	22,498	18,894	23,779
Kitchener .....	500,387	580,954	28,298	30,122	22,657	31,033
London .....	1,270,343	1,652,550	53,960	66,782	60,355	61,233
Niagara Falls .....	116,753	121,339	10,144	13,291	6,377	7,433
Oshawa .....	825,507	1,064,156	22,682	28,568	13,998	20,251
Ottawa .....	1,867,898	2,057,358	140,563	147,720	126,753	129,688
Peterborough .....	116,831	134,152	14,290	16,820	11,028	14,487
St. Catharines .....	212,133	268,448	19,420	26,796	13,085	17,312
Sarnia .....	161,409	191,916	10,878	16,293	9,876	14,023
Sault Ste. Marie .....	677,727	214,583	14,424	18,293	9,009	11,602
Sudbury .....	163,767	140,467	28,927	28,277	12,017	20,665
Thunder Bay .....	219,025	260,504	24,357	30,252	17,466	19,733
Timmins .....	46,145	63,801	7,000	8,986	2,340	4,122
Toronto .....	53,153,290	56,560,355	1,273,261	1,402,042	513,390	648,410
Windsor .....	717,842	800,266	55,710	82,819	26,529	30,549
Total — 20 centres .....	62,509,446	67,149,782	1,877,788	2,136,310	960,599	1,174,502



TABLE 3. Cheques Cashed by Type of Account -- Concluded

TABLEAU 3. Chèques tirés par type de compte -- fin

	Current — Courant		Savings — Épargne		Personal chequing — Chèques personnels	
	1973	1974	1973	1974	1973	1974
	thousands of dollars — milliers de dollars					
<u>Manitoba</u>						
Brandon .....	59,384	60,436	6,845	9,949	6,599	7,908
Winnipeg .....	4,868,023	6,421,760	143,425	153,874	97,732	115,341
Total — 2 centres .....	4,927,407	6,482,196	150,270	163,923	104,331	123,249
<u>Saskatchewan</u>						
Moose Jaw .....	41,622	46,894	6,346	9,164	5,770	7,527
Prince Albert .....	50,298	58,307	4,699	5,326	4,661	5,964
Regina .....	1,256,471	1,107,010	25,421	37,436	26,255	46,765
Saskatoon .....	334,684	380,435	20,716	32,857	24,445	30,637
Total — 4 centres .....	1,683,075	1,592,646	57,182	84,783	61,131	90,893
<u>Alberta</u>						
Calgary .....	3,383,967	4,997,568	112,187	124,188	122,118	145,781
Edmonton .....	2,638,211	3,772,673	88,074	130,437	139,824	167,030
Lethbridge .....	142,544	170,257	9,262	12,388	12,354	16,850
Medicine Hat .....	45,148	54,498	4,766	5,969	5,411	7,471
Total — 4 centres .....	6,209,870	8,994,996	214,289	272,982	279,707	337,132
<u>British Columbia — Colombie-Britannique</u>						
Vancouver .....	8,089,603	8,465,509	324,883	404,291	289,739	367,492
Victoria .....	1,237,765	852,333	61,413	83,264	48,971	62,547
Total — 2 centres .....	9,327,368	9,317,842	386,296	487,555	338,710	430,039
Total — 50 centres .....	114,363,245	134,247,185	3,791,905	4,607,522	2,116,139	2,625,887

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) — Courant(1)			Savings — Épargne		
	Cheques cashed — Chèques encaissés	Deposits(2) — Dépôts(2)	Turnover — Rotation	Cheques cashed — Chèques encaissés	Deposits — Dépôts	Turnover — Rotation
	\$'000		%	\$'000		%
1971 .....	885,371,891	7,715,954(3)	114.75	34,090,452	22,798,922(3)	1.50
1972 .....	1,028,679,510	9,095,564(3)	113.10	38,253,735	26,201,294(3)	1.46
1973 .....	1,325,656,531	10,214,452(3)	129.78	44,318,965	29,464,452(3)	1.50
1973 — August — Août .....	116,479,384	10,467,614	133.53	3,791,905	30,938,121	1.47
September — Septembre ...	107,929,727	10,466,556	123.74	3,711,368	31,399,352	1.42
October — Octobre .....	129,692,074	10,575,182	147.17	4,048,386	32,233,272	1.51
November — Novembre .....	121,642,533	10,517,806	138.78	4,758,781	33,106,850	1.72
December — Décembre .....	114,327,997	11,159,376	122.94	3,549,296	33,651,976	1.27
1974 — January — Janvier .....	121,021,060	10,955,781	132.56	3,735,918	34,299,799	1.31
February — Février .....	108,797,118	10,322,129	126.48	3,412,538	35,156,857	1.16
March — Mars .....	124,463,891	10,755,365	138.87	3,758,472	36,086,603	1.25
April — Avril .....	127,855,258	11,317,312	135.57	4,573,630	36,608,318	1.50
May — Mai .....	148,631,083	11,491,390	155.21	6,182,572	36,963,431	2.01
June — Juin .....	132,265,599	11,093,801	143.07	4,932,520	37,717,247	1.57
July — Juillet .....	142,470,053	11,135,715	153.53	4,756,480	38,697,446	1.47
August — Août .....	136,873,072	10,877,197	151.00	4,607,522	39,682,086	1.39

(1) As of June 1957, includes cheques cashed against personal chequing accounts. — Au 1<sup>er</sup> juin, 1957, comprend les chèques tirés sur les comptes chèques personnels. (2) Revised to exclude federal government deposits. — Dépôts du gouvernement fédéral exclus. (3) Average deposits for the year. — Moyenne des dépôts de l'année.

Note: Turnover in the monthly section reflects turnover on an annual basis.

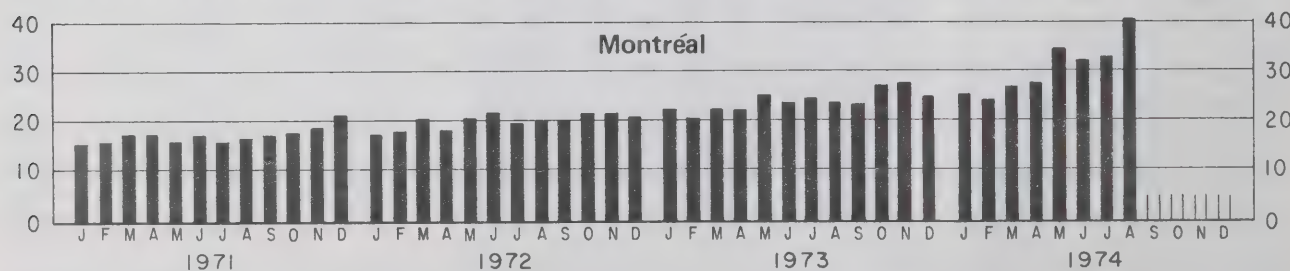
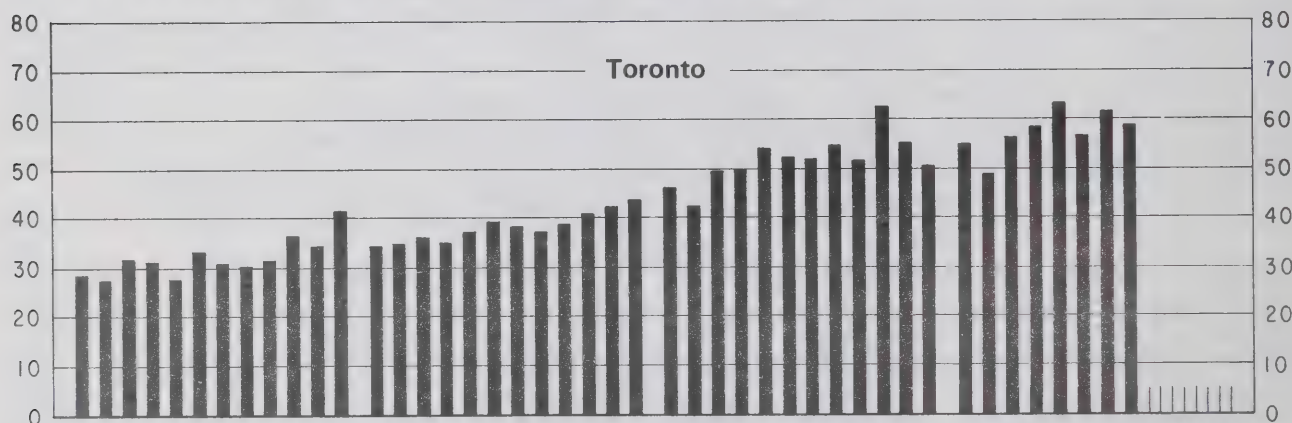
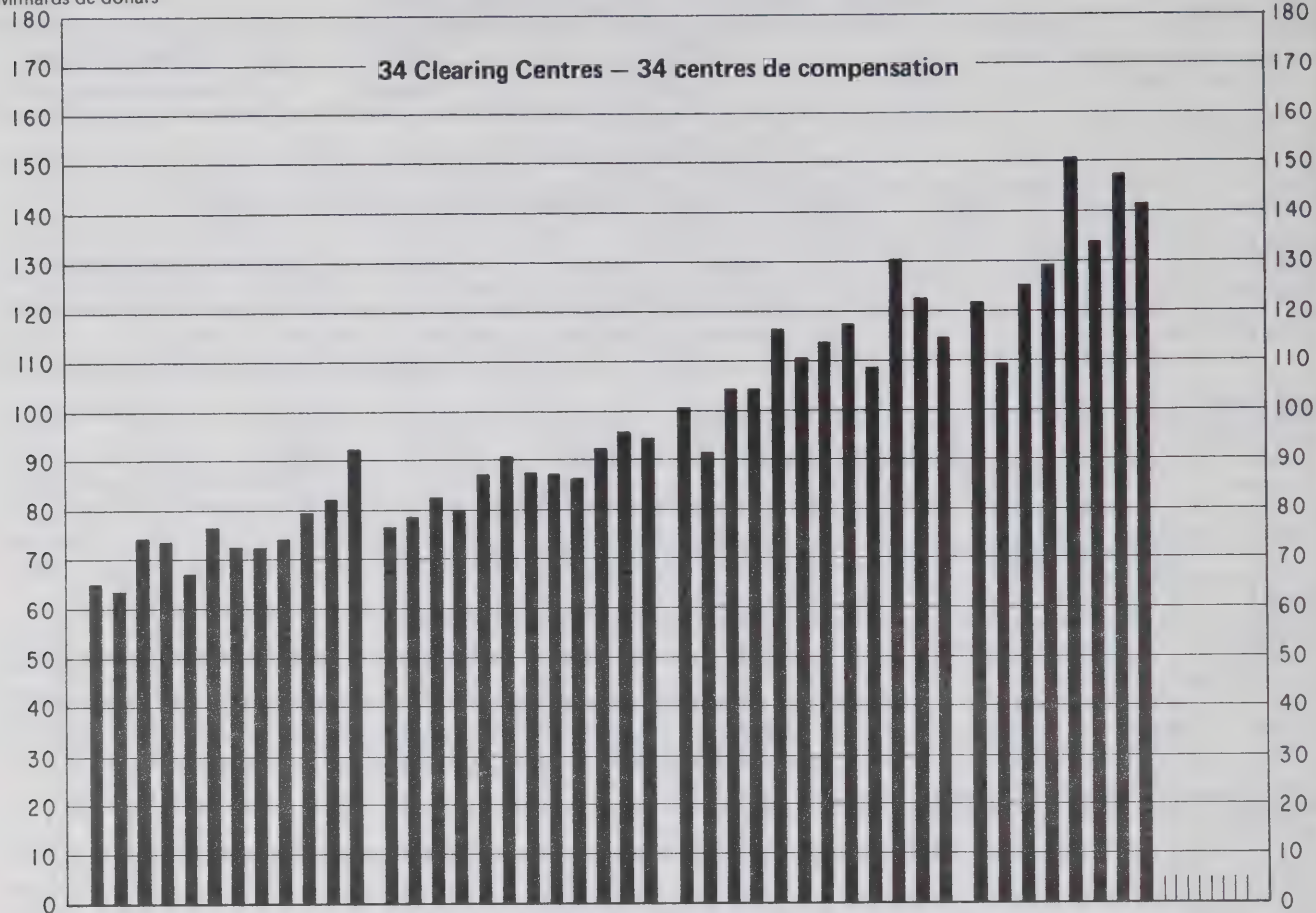
Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.



# Value of Cheques Cashed in Canada Valeur des chèques encaissés au Canada


Billions of Dollars  
Milliards de dollars

Billions of Dollars  
Milliards de dollars









# Statistics Canada Statistique Canada

Price: 30 cents, \$3.00 a year

Prix: 30 cents, \$3.00 par année

CHEQUES CASHED

SEPTEMBER - 1974 - SEPTEMBRE

With the advent of centralized data processing, Bank Clearing Houses as they were known have been closed down. The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it would be incorrect to assume that this comparison will remain valid through time. An examination is currently underway in an attempt to establish boundaries that can be more precisely defined.

The value of cheques cashed in the 50 clearing centres in September totalled 140,181 million, 25.6% above the value for the corresponding month of 1973. Payments in 9 of the 10 provinces rose in the September comparison. Debits decreased in Saskatchewan by 4.6% and increased in Newfoundland by 23.1%, Prince Edward Island by 29.4%, Nova Scotia by 32.0%, New Brunswick by 22.5%, Quebec by 46.7%, Ontario by 13.5%, Manitoba by 26.8%, Alberta by 49.6% and British Columbia by 33.6%.

The Centres

Forty-eight of the fifty centres showed a higher value of cheques cashed than in september of 1973. In respect of the major centres, payments increased in Montreal by 40.1%, Toronto by 12.1%, Winnipeg by 26.7% and Vancouver by 29.3%.

Deposit Turnover

The turnover ratio of current deposits (compiled on an annual basis) was 139.69% compared with 123.74% for September 1973. The turnover ratio of savings accounts was 1.48 compared with the September 1973 ratio of 1.42.

Business Finance Division

CHÈQUES ENCAISSÉS

L'avènement du traitement centralisé des données a fait disparaître les chambres de compensation bancaires dans leur ancienne forme. Les chiffres se rapportant au débit des comptes personnels continuent de rendre compte des données qui correspondent aux anciens centres, mais il serait inexact d'en conclure que cette comparaison sera toujours valable. On étudie actuellement le problème afin d'essayer de déterminer des limites plus précises.

La valeur des chèques encaissés dans 50 centres de compensation en septembre s'élevait à 140,181 millions de dollars soit 25.6 % de plus qu'en septembre 1973. Les comparaisons pour le mois de septembre montrent que les versements ont augmenté dans 9 des 10 provinces. Les débits ont accusé une baisse de 4.6 % en Saskatchewan et ont augmenté de 23.1 % en Terre-Neuve, de 29.4 % dans l'Île-du-Prince-Édouard, de 32.0 % en Nouvelle-Écosse, de 22.5 % au Nouveau-Brunswick, de 46.7 % au Québec, de 13.5 % en Ontario, de 26.8 % au Manitoba, de 49.6 % en Alberta et de 33.6 % en Colombie-Britannique.

Les centres

Quarante-huit des cinquantes centres ont enregistré une valeur totale de chèques encaissés supérieure à celle du mois de septembre 1973. Pour ce qui est des grands centres, les versements ont augmenté de 40.1 % à Montréal, de 12.1 % à Toronto, de 26.7 % à Winnipeg et de 29.3 % à Vancouver.

Volumes des transactions

Le taux de transactions sur comptes courants (calculé sur une base annuelle) était de 139.69 % comparativement à 123.74 % en septembre 1973. Le taux de transactions sur comptes d'épargne était de 1.48 comparativement à 1.42 en septembre 1973.

Division des finances des entreprises



TABLE 1. Cheques Cashed Against Individual Accounts  
TABLEAU 1. Chèques tirés sur les comptes individuels

	September - Septembre			First nine months - Neuf premiers mois		
	1973	1974	1974 1973	1973	1974	1974 1973
	\$'000		%	\$'000		%
<u>Newfoundland - Terre-Neuve</u>						
St. John's .....	658,942	811,426	123.14	5,488,300	7,333,098	133.61
<u>Prince Edward Island - île-du-Prince-Édouard</u>						
Charlottetown .....	98,807	129,142	129.39	846,555	1,035,540	122.32
<u>Nova Scotia - Nouvelle-Écosse</u>						
Glace Bay .....	12,586	15,629	124.18	100,079	129,081	128.98
Halifax .....	871,695	1,134,090	130.10	8,074,366	10,141,747	125.60
Sydney .....	87,958	133,788	152.10	911,672	1,061,700	116.46
Total - 3 centres .....	972,239	1,283,507	132.02	9,086,117	11,332,528	124.72
<u>New Brunswick - Nouveau-Brunswick</u>						
Fredericton .....	236,970	281,277	118.70	2,014,448	2,482,941	123.26
Moncton .....	228,775	255,699	111.77	2,054,501	2,573,699	125.27
Saint John .....	321,221	427,371	133.05	2,793,998	3,785,963	135.50
Total - 3 centres .....	786,966	964,347	122.54	6,862,947	8,842,603	128.86
<u>Québec</u>						
Chicoutimi .....	115,743	168,177	145.30	996,920	1,374,015	137.83
Drummondville .....	77,041	91,473	118.73	694,466	761,703	109.68
Granby .....	93,802	125,429	133.72	811,208	1,043,693	128.66
Montréal .....	23,164,449	32,452,875	140.10	206,542,292	268,809,163	130.15
Québec .....	2,929,142	5,996,211	204.71	28,883,852	39,002,198	135.03
St-Hyacinthe .....	104,437	123,431	118.19	904,634	1,086,389	120.09
Shawinigan .....	29,484	39,665	134.53	288,821	345,359	119.58
Sherbrooke .....	199,730	214,381	107.34	1,992,176	1,857,942	93.26
Trois-Rivières .....	104,731	138,201	131.96	968,768	1,243,149	128.32
Valleyfield .....	43,733	52,538	120.13	376,584	479,245	127.26
Total - 10 centres .....	26,862,292	39,402,381	146.68	242,459,721	316,002,856	130.33
<u>Ontario</u>						
Brantford .....	186,428	281,159	150.81	1,884,045	2,352,961	124.89
Chatham .....	216,795	274,947	126.82	2,058,870	3,143,055	152.66
Cornwall .....	91,762	127,360	138.79	881,544	1,064,101	120.71
Guelph .....	168,890	257,480	152.45	1,460,361	2,004,119	137.23
Hamilton .....	1,747,777	2,288,350	130.93	16,042,670	20,040,888	124.92
Kingston .....	185,276	230,660	124.50	1,587,372	1,817,818	114.52
Kitchener .....	540,589	648,040	119.88	4,635,843	5,679,021	122.50
London .....	1,294,057	1,650,078	127.51	12,230,803	15,302,890	125.12
Niagara Falls .....	129,399	140,932	108.91	1,105,287	1,289,058	116.63
Oshawa .....	758,396	940,786	124.05	7,997,916	10,540,278	131.79
Ottawa .....	1,960,397	2,241,901	114.36	17,036,031	20,196,027	118.55
Peterborough .....	129,240	175,091	135.48	1,215,660	1,534,523	126.23
St. Catharines .....	247,766	316,257	127.64	2,274,963	2,671,369	117.42
Sarnia .....	149,629	225,576	150.76	1,461,730	1,892,343	129.46
Sault Ste. Marie .....	651,405	263,334	40.43	3,846,477	4,199,710	109.18
Sudbury .....	206,195	242,868	117.79	1,808,410	1,883,771	104.17
Thunder Bay .....	224,388	298,369	132.97	2,023,027	2,490,781	123.12
Timmins .....	50,245	76,570	152.39	446,789	659,073	147.51
Toronto .....	51,466,286	57,705,041	112.12	453,610,197	514,685,238	113.46
Windsor .....	761,563	1,039,938	136.55	7,857,586	8,887,181	113.10
Total - 20 centres .....	61,166,483	69,424,737	113.50	541,465,581	622,324,205	114.93

TABLE 1. Cheques Cashed Against Individual Accounts — Concluded

TABEAU 1. Chèques tirés sur les comptes individuels — fin

	September — Septembre			First nine months — Neuf premiers mois		
	1973	1974	1974 1973	1973	1974	1974 1973
	\$'000		%	\$'000		%
<b>Manitoba</b>						
Brandon .....	61,213	82,965	135.53	574,668	703,880	122.48
Winnipeg .....	4,717,643	5,975,458	126.66	41,970,208	57,949,618	138.07
Total — 2 centres .....	4,778,856	6,058,423	126.78	42,544,876	58,653,498	137.86
<b>Saskatchewan</b>						
Moose Jaw .....	48,398	56,284	116.29	451,609	523,625	115.95
Prince Albert .....	51,652	75,984	147.11	496,217	591,033	119.11
Regina .....	1,422,975	1,243,310	87.37	10,985,735	13,341,466	121.44
Saskatoon .....	341,468	404,145	118.36	3,030,381	3,625,937	119.65
Total — 4 centres .....	1,864,493	1,779,723	95.45	14,963,942	18,082,061	120.84
<b>Alberta</b>						
Calgary .....	3,514,343	4,978,522	141.66	29,872,351	45,350,533	151.81
Edmonton .....	2,629,915	4,259,848	161.98	23,147,530	30,717,112	132.70
Lethbridge .....	145,646	185,933	127.66	1,337,533	1,697,073	126.88
Medicine Hat .....	54,500	68,421	125.54	477,486	642,122	134.48
Total — 4 centres .....	6,344,404	9,492,724	149.62	54,834,900	78,406,840	142.99
<b>British Columbia — Colombie-Britannique</b>						
Vancouver .....	7,109,241	9,194,314	129.33	63,991,580	83,018,802	129.73
Victoria .....	998,372	1,640,267	164.29	9,321,750	13,444,788	144.23
Total — 2 centres .....	8,107,613	10,834,581	133.63	73,313,330	96,463,590	131.58
Total — 50 centres .....	111,641,095	140,180,991	125.56	991,866,239	1,218,476,819	122.85

TABLE 2. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABEAU 2. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years — Années représentatives	Canada	Atlantic Provinces — Provinces de l'Atlantique	Québec	Ontario	Prairie Provinces — Provinces des Prairies	British Columbia — Colombie- Britannique
	thousands of dollars — milliers de dollars					
1924 .....	19,229,604(1)	445,776	5,725,400	7,704,396	4,071,267	1,255,765
1925 .....	19,346,701	415,611	5,979,550	7,765,533	3,850,626	1,335,381
1929 .....	33,976,109	590,226	11,946,822	13,804,420	5,424,023	2,210,618
1930 .....	27,887,943	523,889	9,756,360	11,239,311	4,583,278	1,785,105
1933 .....	21,828,718	351,094	6,208,640	9,324,234	4,835,700(2)	1,109,050
1935 .....	22,684,735	409,535	6,498,154	10,173,299	4,389,716	1,214,031
1940 .....	24,653,182	598,179	7,280,759	10,778,685	4,427,768	1,567,791
1945 .....	47,970,222	1,095,244	13,593,691	22,088,957(3)	8,158,326	3,034,004
1950 .....	70,921,289	1,912,962(4)	20,156,822	30,676,688(5)	12,169,870	6,004,947
1953 .....	103,851,449	3,101,370	28,557,093	45,516,379	18,121,732	8,554,875
1955 .....	120,837,068	3,288,488	35,593,296	54,481,921	18,195,250	9,278,113
1960 .....	199,415,402	4,059,454	59,068,261	93,220,988	29,669,372	13,397,327
1965 .....	348,637,297	6,856,973	105,569,261	162,086,944	49,741,326	24,382,793
1966 .....	381,152,838	8,556,990	117,337,485	171,873,401	55,098,147	28,286,815
1967 .....	418,493,971	9,433,066	129,990,573	187,214,417	61,524,870	30,331,045
1968 .....	451,278,305	10,539,425	131,894,468	209,847,396	65,595,099	33,401,917
1969 .....	523,357,238	12,478,006	145,233,527	253,031,470	71,444,956	41,169,279
1970 .....	578,646,206	14,228,352	150,809,406	292,350,586(6)	79,497,626	41,760,236
1971 .....	639,996,394	14,632,935	167,167,142	329,204,320	81,779,056	47,212,941
1972 .....	758,352,540 <sup>r</sup>	16,263,608	198,834,339	395,165,549	91,545,840	56,543,204
1973 .....	967,645,488	18,411,135	237,418,320	526,158,985	112,343,718	73,313,330
1974 .....	1,187,557,108	23,834,507	309,669,303	602,447,309	155,142,399	96,463,590

(1) Original 33 centres. — À l'origine, 33 centres. (2) Weyburn data added as of 1931. — Données sur Weyburn ajoutées à partir de 1931. (3) St. Catharines data added as of May 1941. — Données sur St. Catharines ajoutées à partir de mai 1941. (4) St. John's, Newfoundland data added as of April, 1949. — Données sur Saint-Jean (T.-N.) à partir d'avril 1949. (5) Cornwall data added as of May, 1950. — Données sur Cornwall à partir de mai 1950. (6) Fort William merged with Port Arthur in January, 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 35 centres, the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure. — En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.



TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	Current — Courant		Savings — Épargne		Personal chequing — Chèques personnels	
	September — Septembre		September — Septembre		September — Septembre	
	1973	1974	1973	1974	1973	1974
thousands of dollars — milliers de dollars						
<u>Newfoundland — Terre-Neuve</u>						
St. John's .....	597,470	701,226	44,621	86,926	16,851	23,274
<u>Prince Edward Island — Île-du-Prince-Édouard</u>						
Charlottetown .....	86,815	113,882	6,129	7,111	5,863	8,149
<u>Nova Scotia — Nouvelle-Écosse</u>						
Glace Bay .....	10,216	12,070	1,406	2,290	964	1,269
Halifax .....	798,572	1,039,781	35,215	44,754	37,908	49,555
Sydney .....	79,177	120,969	4,637	6,430	4,144	6,389
Total — 3 centres .....	887,965	1,172,820	41,258	53,474	43,016	57,213
<u>New Brunswick — Nouveau-Brunswick</u>						
Fredericton .....	221,467	254,777	7,723	14,644	7,780	11,856
Moncton .....	206,654	221,942	12,293	21,494	9,828	12,263
Saint John .....	297,900	392,521	11,995	21,501	11,326	13,349
Total — 3 centres .....	726,021	869,240	32,011	57,639	28,934	37,468
<u>Québec</u>						
Chicoutimi .....	106,187	154,921	6,566	8,391	2,990	4,865
Drummondville .....	71,906	84,885	4,251	5,326	884	1,262
Granby .....	86,398	116,864	5,366	6,030	2,038	2,535
Montréal .....	22,120,895	30,845,156	827,828	1,316,474	215,726	291,245
Québec .....	2,815,596	5,822,363	94,514	146,916	19,032	26,932
St-Hyacinthe .....	92,686	111,704	10,597	10,087	1,154	1,640
Shawinigan .....	25,700	34,640	2,761	3,676	1,023	1,349
Sherbrooke .....	182,965	191,967	11,371	15,388	5,394	7,026
Trois-Rivières .....	96,081	125,955	5,857	5,816	2,793	3,430
Valleyfield .....	39,100	47,113	3,660	4,136	973	1,289
Total — 10 centres .....	25,637,514	37,535,568	972,771	1,522,240	252,007	341,573
<u>Ontario</u>						
Brantford .....	166,387	252,577	12,262	18,478	7,779	10,104
Chatham .....	201,658	251,881	9,225	14,366	5,912	8,700
Cornwall .....	80,832	110,451	6,737	10,670	4,193	6,239
Guelph .....	147,886	230,525	11,613	13,841	9,391	13,114
Hamilton .....	1,589,188	2,076,055	100,323	129,255	58,266	83,040
Kingston .....	142,552	178,401	25,451	28,970	17,273	23,289
Kitchener .....	493,725	581,650	24,800	38,175	22,064	28,215
London .....	1,193,559	1,528,150	56,327	67,834	44,171	54,094
Niagara Falls .....	113,327	119,648	10,686	13,807	5,386	7,477
Oshawa .....	721,910	895,797	23,691	29,363	12,795	15,626
Ottawa .....	1,727,637	1,965,866	113,900	149,735	118,860	126,300
Peterborough .....	104,170	145,588	13,585	16,134	11,485	13,369
St. Catharines .....	214,503	270,941	20,076	28,959	13,187	16,357
Sarnia .....	131,483	196,902	9,929	15,989	8,217	12,685
Sault Ste. Marie .....	629,698	233,736	13,460	17,755	8,247	11,843
Sudbury .....	163,064	200,326	31,099	27,428	12,032	15,114
Thunder Bay .....	181,108	249,700	27,931	29,118	15,349	19,551
Timmins .....	42,072	63,453	5,725	8,676	2,448	4,441
Toronto .....	49,689,048	55,581,509	1,255,147	1,432,452	522,091	691,080
Windsor .....	684,004	941,332	54,010	67,513	23,549	31,093
Total — 20 centres .....	58,417,811	66,074,488	1,825,977	2,158,518	922,695	1,191,731



TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	Current — Courant		Savings — Épargne		Personal chequing — Chèques personnels	
	September — Septembre		September — Septembre		September — Septembre	
	1973	1974	1973	1974	1973	1974
	thousands of dollars — milliers de dollars					
<b>Manitoba</b>						
Brandon .....	48,259	64,647	6,624	10,217	6,330	8,101
Winnipeg .....	4,499,735	5,716,382	125,866	145,683	92,042	113,393
Total — 2 centres .....	4,547,994	5,781,029	132,490	155,900	98,372	121,494
<b>Saskatchewan</b>						
Moose Jaw .....	37,187	41,779	6,014	7,912	5,197	6,593
Prince Albert .....	42,565	64,664	3,632	5,369	5,455	5,951
Regina .....	1,370,739	1,175,361	28,634	35,822	23,602	32,127
Saskatoon .....	298,586	350,304	20,309	24,889	22,573	28,952
Total — 4 centres .....	1,749,077	1,632,108	58,589	73,992	56,827	73,623
<b>Alberta</b>						
Calgary .....	3,299,195	4,719,450	107,836	111,899	107,312	147,173
Edmonton .....	2,403,875	3,951,516	98,288	126,122	127,752	182,210
Lethbridge .....	123,557	156,826	10,327	12,413	11,762	16,694
Medicine Hat .....	44,102	54,305	4,906	6,669	5,492	7,447
Total — 4 centres .....	5,870,729	8,882,097	221,357	257,103	252,318	353,524
<b>British Columbia — Colombie-Britannique</b>						
Vancouver .....	6,533,271	8,297,954	319,164	521,296	256,806	375,064
Victoria .....	895,263	1,500,755	57,001	77,763	46,108	64,749
Total — 2 centres .....	7,428,534	9,798,709	376,165	599,059	302,914	439,813
Total — 50 centres .....	105,949,930	132,561,167	3,711,368	4,971,962	1,979,797	2,647,862

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) — Courant(1)			Savings — Épargne		
	Cheques cashed — Chèques encaissés	Deposits(2) — Dépôts(2)	Turnover — Rotation	Cheques cashed — Chèques encaissés	Deposits — Dépôts	Turnover — Rotation
	\$'000		%	\$'000		%
1971 .....	885,371,891	7,715,954(3)	114.75	34,090,452	22,798,922(3)	1.50
1972 .....	1,028,679,510	9,095,564(3)	113.10	38,253,735	26,201,294(3)	1.46
1973 .....	1,325,656,531	10,214,452(3)	129.78	44,318,965	29,464,452(3)	1.50
1973 — September — Septembre ...	107,929,727	10,466,556	123.74	3,711,368	31,399,352	1.42
October — Octobre .....	129,692,074	10,575,182	147.17	4,048,386	32,233,272	1.51
November — Novembre .....	121,642,533	10,517,806	138.78	4,758,781	33,106,850	1.72
December — Décembre .....	114,327,997	11,159,376	122.94	3,549,296	33,651,976	1.27
1974 — January — Janvier .....	121,021,060	10,955,781	132.56	3,735,918	34,299,799	1.31
February — Février .....	108,797,118	10,322,129	126.48	3,412,538	35,156,857	1.16
March — Mars .....	124,463,891	10,755,365	138.87	3,758,472	36,086,603	1.25
April — Avril .....	127,855,258	11,317,312	135.57	4,573,630	36,608,318	1.50
May — Mai .....	148,631,083	11,491,390	155.21	6,182,572	36,963,431	2.01
June — Juin .....	132,265,599	11,093,801	143.07	4,932,520	37,717,247	1.57
July — Juillet .....	142,470,053	11,135,715	153.53	4,756,480	38,697,446	1.47
August — Août .....	136,873,072	10,877,197	151.00	4,607,522	39,682,086	1.39
September — Septembre ...	135,209,029	11,615,062	139.69	4,971,962	40,426,196	1.48

(1) As of June 1957, includes cheques cashed against personal chequing accounts. — Au 1<sup>er</sup> juin, 1957, comprend les chèques tirés sur les comptes chèques personnels. (2) Revised to exclude federal government deposits. — Dépôts du gouvernement fédéral exclus. (3) Average deposits for the year. — Moyenne des dépôts de l'année.

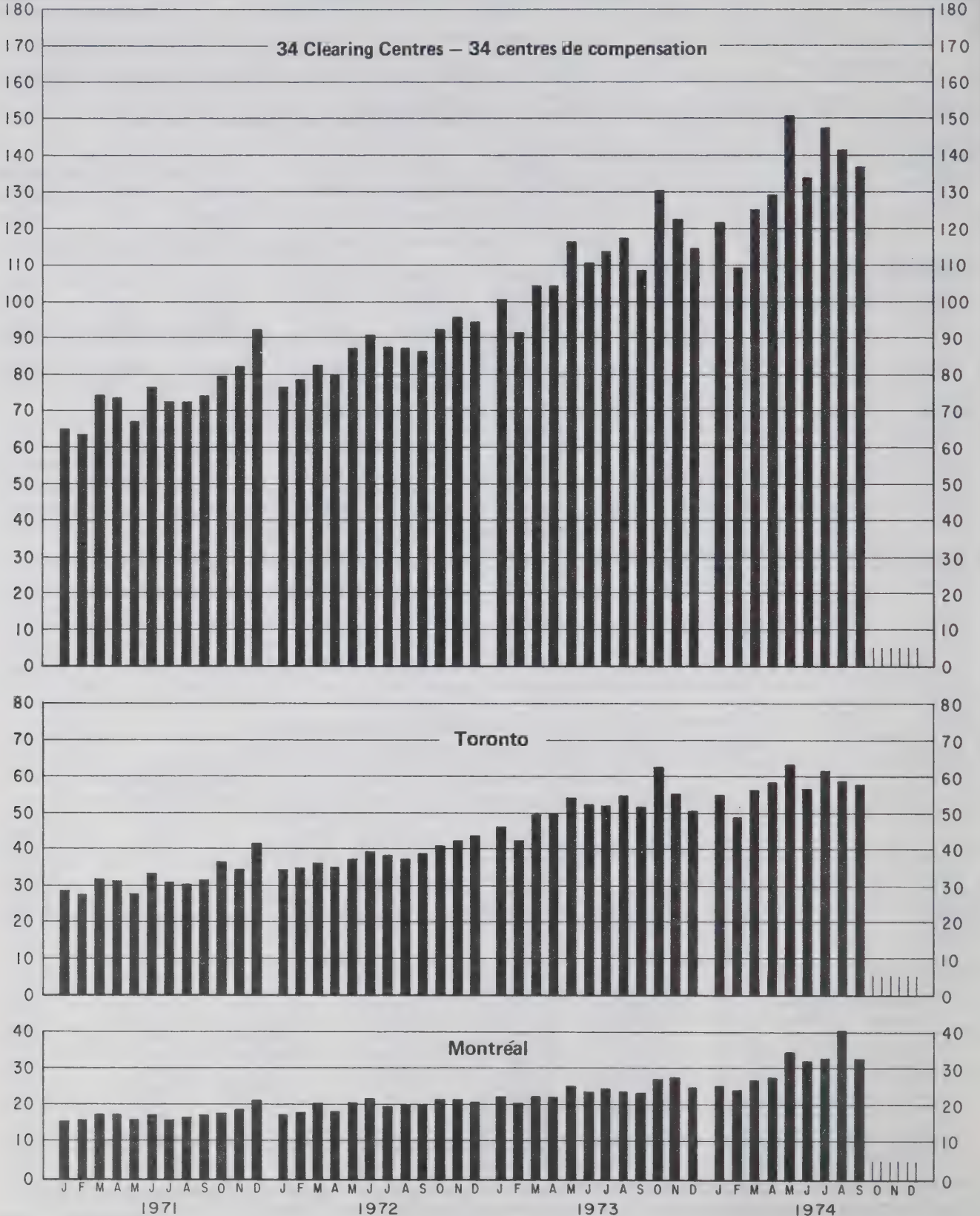
Note: Turnover in the monthly section reflects turnover on an annual basis.  
Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.

# Value of Cheques Cashed in Canada

## Valeur des chèques encaissés au Canada

Billions of Dollars  
Milliards de dollars

Billions of Dollars  
Milliards de dollars









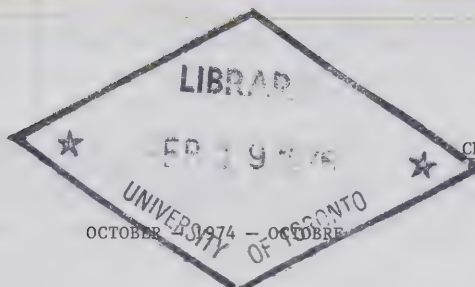


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CHEQUES CASHED



CHÈQUES ENCAISSÉS

With the advent of centralized data processing, Bank Clearing Houses as they were known have been closed down. The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it would be incorrect to assume that this comparison will remain valid through time. An examination is currently underway in an attempt to establish boundaries that can be more precisely defined.

The value of cheques cashed in the 50 clearing centres in October totalled \$156,544 million, 17.0% above the value for the corresponding month of 1973. Payments in all of the 10 provinces rose in the comparison. Debits increased in Newfoundland by 30.5%, Prince Edward Island by 30.3%, Nova Scotia by 26.9%, New Brunswick by 40.8%, Québec by 24.0%, Ontario by 11.1%, Manitoba by 21.4%, Saskatchewan by 2.8%, Alberta by 30.1% and British Columbia by 24.8%.

The Centres:

Forty-eight of the fifty centres showed a higher value of cheques cashed than in October of 1973. In respect of the major centres, payments increased in Montreal by 26.1%, Toronto by 10.4%, Winnipeg by 21.5% and Vancouver by 16.1%.

Deposit Turnover:

The turnover ratio of current deposits (compiled on an annual basis) was 162.3% compared with 147.2% for October 1973. The turnover ratio of savings accounts was 1.41 compared with the October 1973 ratio of 1.51.

Business Finance Division

L'avènement du traitement centralisé des données a fait disparaître les chambres de compensation bancaires dans leur ancienne forme. Les chiffres se rapportant au débit des comptes personnels continuent de rendre compte des données qui correspondent aux anciens centres, mais il serait inexact d'en conclure que cette comparaison sera toujours valable. On étudie actuellement le problème afin d'essayer de déterminer des limites plus précises.

La valeur des chèques encaissés dans 50 centres de compensation en octobre s'élevait à 156,544 millions de dollars soit 17.0 % de plus qu'en octobre 1973. Les comparaisons pour le mois d'octobre montrent que les versements ont augmenté dans les 10 provinces. Les débits ont augmenté de 30.5 % à Terre-Neuve, de 30.3 % dans l'Île-du-Prince-Édouard, de 26.9 % en Nouvelle-Écosse, de 40.8 % au Nouveau-Brunswick, de 24.0 % au Québec, de 11.1 % en Ontario, de 21.4 % au Manitoba, de 2.8 % en Saskatchewan, de 30.1 % en Alberta et de 24.8 % en Colombie-Britannique.

Les centres:

Quarante-huit des cinquante centres ont enregistré une valeur totale de chèques encaissés supérieure à celle du mois d'octobre 1973. Pour ce qui est des grands centres, les versements ont augmenté de 26.1 % à Montréal, de 10.4 % à Toronto, de 21.5 % à Winnipeg et de 16.1 % à Vancouver.

Volumes des transactions:

Le taux de transactions sur comptes courants (calculé sur une base annuelle) était de 162.3 % comparativement à 147.2 % en octobre 1973. Le taux de transactions sur comptes d'épargne était de 1.41 comparativement à 1.51 en octobre 1973.

Division des finances des entreprises

TABLE 1. Cheques Cashed Against Individual Accounts  
TABLEAU 1. Chèques tirés sur les comptes individuels

	October - Octobre			Ten first months - Dix premiers mois		
	1973	1974	$\frac{1974}{1973}$	1973	1974	$\frac{1974}{1973}$
	\$'000		%	\$'000		%
<u>Newfoundland - Terre-Neuve</u>						
St. John's .....	653,765	853,022	130.48	6,142,065	8,186,120	133.28
<u>Prince Edward Island - Île-du-Prince-Édouard</u>						
Charlottetown .....	100,563	131,001	130.27	947,118	1,166,541	123.17
<u>Nova Scotia - Nouvelle-Écosse</u>						
Glace Bay .....	13,931	15,140	108.68	114,010	144,221	126.50
Halifax .....	1,007,358	1,287,224	127.78	9,081,694	11,428,971	125.85
Sydney .....	101,245	121,959	120.46	1,012,917	1,183,659	116.86
Total - 3 centres .....	1,122,534	1,424,323	126.88	10,208,621	12,756,851	124.96
<u>New Brunswick - Nouveau-Brunswick</u>						
Fredericton .....	271,513	336,344	123.88	2,285,961	2,819,285	123.33
Moncton .....	237,820	370,340	155.72	2,292,321	2,944,039	128.43
Saint John .....	338,071	486,239	143.83	3,132,069	4,272,202	136.40
Total - 3 centres .....	847,404	1,192,923	140.77	7,710,351	10,035,526	130.16
<u>Québec</u>						
Chicoutimi .....	128,402	185,198	144.23	1,125,322	1,559,213	138.56
Drummondville .....	94,305	91,239	96.75	788,771	852,942	108.14
Granby .....	102,716	128,581	125.18	913,924	1,172,274	128.27
Montréal .....	27,078,768	34,138,631	126.07	233,621,060	302,947,794	129.67
Québec .....	4,177,821	4,696,105	112.41	33,061,673	43,698,303	132.17
St-Hyacinthe .....	127,543	147,710	115.81	1,032,177	1,234,099	119.56
Shawinigan .....	38,416	46,086	119.97	327,237	391,445	119.62
Sherbrooke .....	238,991	241,076	100.87	2,231,167	2,099,018	94.08
Trois-Rivières .....	133,782	157,934	118.05	1,102,550	1,401,083	127.08
Valleyfield .....	52,479	62,217	118.56	429,063	541,462	126.20
Total - 10 centres .....	32,173,223	39,894,777	124.00	274,632,944	355,897,633	129.59
<u>Ontario</u>						
Brantford .....	234,212	302,613	129.20	2,118,257	2,655,574	123.37
Chatham .....	359,631	467,620	130.03	2,418,501	3,610,670	149.29
Cornwall .....	107,409	116,289	108.27	988,953	1,180,390	119.36
Guelph .....	210,319	243,111	115.59	1,670,680	2,247,230	134.51
Hamilton .....	1,883,369	2,477,001	131.52	17,926,039	22,517,889	125.62
Kingston .....	198,744	240,557	121.04	1,786,116	2,058,375	115.24
Kitchener .....	631,217	728,981	115.49	5,267,060	6,408,002	121.66
London .....	1,612,371	1,876,964	116.41	13,843,174	17,169,854	124.03
Niagara Falls .....	150,585	141,237	93.79	1,255,872	1,430,295	113.89
Oshawa .....	1,129,939	1,227,841	108.66	9,127,855	11,768,119	128.93
Ottawa .....	2,025,012	2,540,126	125.44	19,061,043	22,736,153	119.28
Peterborough .....	153,468	182,106	118.66	1,369,128	1,716,629	125.38
St. Catharines .....	286,100	348,175	121.70	2,561,063	3,019,544	117.90
Sarnia .....	185,145	260,600	140.75	1,646,875	2,152,943	130.73
Sault Ste. Marie .....	859,156	294,441	34.27	4,705,633	4,494,151	95.51
Sudbury .....	239,584	240,325	100.31	2,047,994	2,124,096	103.72
Thunder Bay .....	260,726	313,667	120.31	2,283,753	2,804,448	122.80
Timmins .....	55,586	80,940	145.61	502,375	740,013	147.30
Toronto .....	62,185,583	68,674,523	110.43	515,795,780	583,359,761	113.10
Windsor .....	1,105,982	1,335,952	120.79	8,963,568	10,223,133	114.05
Total - 20 centres .....	73,874,138	82,093,069	111.13	615,339,719	704,417,274	114.48



TABLE 1. Cheques Cashed Against Individual Accounts — Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels — fin

	October — Octobre			Ten first months — Dix premiers mois		
	1973	1974	1974 1973	1973	1974	1974 1973
	\$'000		%	\$'000		%
<b>Manitoba</b>						
Brandon .....	75,841	86,153	113.60	650,509	790,033	121.45
Winnipeg .....	5,588,798	6,788,356	121.46	47,559,006	64,737,974	136.12
Total — 2 centres .....	5,664,639	6,874,509	121.36	48,209,515	65,528,007	135.92
<b>Saskatchewan</b>						
Moose Jaw .....	57,171	63,000	110.20	508,780	586,625	115.30
Prince Albert .....	71,002	78,479	110.53	567,219	669,512	118.03
Regina .....	1,369,432	1,424,148	104.00	12,355,167	14,765,614	119.51
Saskatoon .....	418,179	403,278	96.44	3,448,560	4,029,215	116.84
Total — 4 centres .....	1,915,784	1,968,905	102.77	16,879,726	20,050,966	118.79
<b>Alberta</b>						
Calgary .....	4,181,333	5,587,192	133.62	34,053,684	50,937,725	149.58
Edmonton .....	3,292,514	4,175,335	126.81	26,440,044	34,892,447	131.97
Lethbridge .....	180,580	212,696	117.78	1,518,113	1,909,769	125.80
Medicine Hat .....	73,833	76,533	103.66	551,319	718,655	130.35
Total — 4 centres .....	7,728,260	10,051,756	130.06	62,563,160	88,458,596	141.39
<b>British Columbia — Colombie-Britannique</b>						
Vancouver .....	8,620,206	10,006,643	116.08	72,611,786	93,025,445	128.11
Victoria .....	1,039,934	2,052,807	197.40	10,361,684	15,497,595	149.57
Total — 2 centres .....	9,660,140	12,059,450	124.84	82,973,470	108,523,040	130.79
Total — 50 centres .....	133,740,450	156,543,735	117.05	1,125,606,689	1,375,020,554	122.16

TABLE 2. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 2. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years — Années représentative	Canada	Atlantic Provinces — Provinces de l'Atlantique	Québec	Ontario	Prairie Provinces — Provinces des Prairies	British Columbia — Colombie- Britannique
	thousands of dollars — milliers de dollars					
1924 .....	21,923,800(1)	490,810	6,515,884	8,907,420	4,596,428	1,413,258
1925 .....	22,218,787	466,520	6,843,394	8,868,721	4,536,664	1,503,488
1929 .....	38,689,582	663,986	13,663,151	15,447,274	6,448,568	2,466,603
1930 .....	31,505,450	587,834	11,110,314	12,599,533	5,232,364	1,975,405
1933 .....	24,652,076	394,570	6,978,306	10,599,485	5,437,168(2)	1,242,547
1935 .....	25,592,252	460,220	7,285,921	11,275,137	5,209,632	1,361,342
1940 .....	28,179,806	675,498	8,198,470	12,494,968	5,039,884	1,770,986
1945 .....	53,719,374	1,215,692	15,087,618	24,660,551(3)	9,313,060	3,442,453
1950 .....	80,312,788	2,145,466(4)	22,913,712	34,536,274(5)	13,932,196	6,785,140
1953 .....	116,204,392	3,459,618	32,041,185	50,672,402	20,503,994	9,527,193
1955 .....	135,197,914	3,681,910	39,799,222	60,957,588	20,374,857	10,384,337
1960 .....	222,165,799	4,505,666	65,865,272	103,492,318	33,428,124	14,874,419
1965 .....	387,557,797	7,673,655	117,926,669	179,144,392	55,698,380	27,114,701
1966 .....	425,264,890	9,449,451	131,445,540	191,375,988	61,621,956	31,371,955
1967 .....	468,039,464	10,513,914	144,770,817	210,081,992	68,742,131	33,930,610
1968 .....	506,813,966	11,898,780	148,556,565	234,961,503	73,742,169	37,654,949
1969 .....	586,862,285	14,091,431	161,654,302	284,564,954	80,420,238	46,131,360
1970 .....	649,680,898	15,845,540	169,929,108	328,576,378(6)	88,696,031	46,633,841
1971 .....	719,638,294	16,288,292	187,025,376	372,420,217	91,442,136	52,462,273
1972 .....	851,036,696	18,154,761	223,181,000	443,692,039	102,392,153	63,616,743
1973 .....	1,097,695,381 <sup>E</sup>	20,648,149	268,913,900	597,507,461	127,652,401	82,973,470
1974 .....	1,340,545,577	26,831,332	348,745,115	682,408,521	174,037,569	108,523,040

(1) Original 33 centres. — À l'origine, 33 centres. (2) Weyburn data added as of 1931. — Données sur Weyburn ajoutées à partir de 1931. (3) St. Catharines data added as of May 1941. — Données sur St. Catharines ajoutées à partir de mai 1941. (4) St. John's, Newfoundland data added as of April, 1949. — Données sur Saint-Jean (T.-N.) à partir d'avril 1949. (5) Cornwall data added as of May, 1950. — Données sur Cornwall à partir de mai 1950. (6) Fort William merged with Port Arthur in January, 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 35 centres, the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure. — En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	Current — Courant		Savings — Épargne		Personal chequing — Chèques personnels	
	October — Octobre		October — Octobre		October — Octobre	
	1973	1974	1973	1974	1973	1974
thousands of dollars — milliers de dollars						
<u>Newfoundland — Terre-Neuve</u>						
St. John's .....	544,016	772,476	79,586	55,050	20,163	25,500
<u>Prince Edward Island — Île-du-Prince-Édouard</u>						
Charlottetown .....	88,661	116,375	5,587	6,893	6,315	7,733
<u>Nova Scotia — Nouvelle-Écosse</u>						
Glace Bay .....	11,083	12,176	1,853	1,713	995	1,251
Halifax .....	924,699	1,190,769	38,659	46,251	44,000	50,204
Sydney .....	91,986	109,092	4,897	6,449	4,362	6,418
Total — 3 centres .....	1,027,768	1,312,037	45,409	54,413	49,357	57,873
<u>New Brunswick — Nouveau-Brunswick</u>						
Fredericton .....	251,994	310,309	9,369	14,300	10,150	11,735
Moncton .....	214,174	336,846	11,511	19,550	12,135	13,944
Saint John .....	312,995	454,348	13,344	17,339	11,732	14,552
Total — 3 centres .....	779,163	1,101,503	34,224	51,189	34,017	40,231
<u>Québec</u>						
Chicoutimi .....	117,001	170,609	7,883	9,390	3,518	5,199
Drummondville .....	87,140	83,773	6,061	5,994	1,104	1,472
Granby .....	94,210	119,516	6,338	6,225	2,168	2,840
Montréal .....	25,754,296	32,632,262	1,070,999	1,205,946	253,473	300,423
Québec .....	4,062,836	4,516,462	93,422	153,122	21,563	26,521
St-Hyacinthe .....	109,650	132,333	16,594	12,865	1,299	2,512
Shawinigan .....	34,176	41,602	3,205	3,186	1,035	1,298
Sherbrooke .....	220,771	214,796	12,163	14,808	6,057	11,472
Trois-Rivières .....	123,989	144,688	6,694	9,149	3,099	4,097
Valleyfield .....	46,917	55,336	4,377	5,171	1,185	1,710
Total — 10 centres .....	30,650,986	38,111,377	1,227,736	1,425,856	294,501	357,544
<u>Ontario</u>						
Brantford .....	209,679	272,647	15,461	18,978	9,072	10,988
Chatham .....	339,982	442,196	11,502	15,190	8,147	10,234
Cornwall .....	94,680	100,816	7,724	9,042	5,005	6,431
Guelph .....	186,664	212,556	12,692	18,406	10,963	12,149
Hamilton .....	1,707,196	2,238,523	109,956	142,466	66,217	96,012
Kingston .....	157,380	185,408	22,295	29,805	19,069	25,344
Kitchener .....	562,125	665,089	44,763	35,097	24,329	28,795
London .....	1,508,399	1,744,978	55,661	71,732	48,311	60,254
Niagara Falls .....	133,990	120,568	10,003	13,151	6,592	7,518
Oshawa .....	1,089,926	1,179,249	24,962	29,377	15,051	19,215
Ottawa .....	1,760,011	2,246,814	153,175	166,501	129,826	126,811
Peterborough .....	125,710	150,083	15,231	16,948	12,527	15,075
St. Catharines .....	250,121	299,140	21,243	28,296	14,736	20,739
Sarnia .....	163,239	227,462	11,395	18,916	10,511	14,222
Sault Ste. Marie .....	834,682	264,320	15,178	18,695	9,296	11,426
Sudbury .....	196,553	191,211	30,929	31,301	12,102	17,813
Thunder Bay .....	216,276	263,149	26,840	29,318	17,610	21,200
Timmins .....	47,004	66,876	5,841	9,837	2,741	4,227
Toronto .....	60,464,707	66,480,022	1,173,770	1,481,741	547,106	712,760
Windsor .....	1,022,755	1,238,411	55,128	64,099	28,099	33,442
Total — 20 centres .....	71,071,079	78,589,518	1,805,749	2,248,896	997,310	1,254,655

TABLE 3. Cheques Cashied by Type of Account — Concluded

TABLEAU 3. Chèques tirés par type de compte — fin

	Current — Courant		Savings — Épargne		Personal chequing — Chèques personnels	
	October — Octobre		October — Octobre		October — Octobre	
	1973	1974	1973	1974	1973	1974
thousands of dollars — milliers de dollars						
<b>Manitoba</b>						
Brandon .....	60,851	66,705	7,868	10,556	7,122	8,892
Winnipeg .....	5,344,288	6,528,838	131,202	146,016	113,308	113,502
Total — 2 centres .....	5,405,139	6,595,543	139,070	156,572	120,430	122,394
<b>Saskatchewan</b>						
Moose Jaw .....	44,907	47,380	6,011	8,121	6,253	7,499
Prince Albert .....	62,237	67,227	3,857	4,849	4,908	6,403
Regina .....	1,315,394	1,355,113	26,642	33,284	27,596	35,751
Saskatoon .....	371,911	342,616	21,683	28,131	24,585	32,531
Total — 4 centres .....	1,794,449	1,812,336	58,193	74,385	63,142	82,184
<b>Alberta</b>						
Calgary .....	3,956,267	5,297,232	97,922	131,908	127,144	158,052
Edmonton .....	3,051,266	3,871,059	98,679	132,233	142,569	172,043
Lethbridge .....	155,346	182,279	11,048	10,613	14,186	19,804
Medicine Hat .....	60,414	61,054	5,763	6,898	7,656	8,581
Total — 4 centres .....	7,223,293	9,411,624	213,412	281,652	291,555	358,480
<b>British Columbia — Colombie-Britannique</b>						
Vancouver .....	7,931,685	9,210,173	379,421	443,245	309,100	353,225
Victoria .....	927,900	1,909,584	59,999	82,836	52,035	60,387
Total — 2 centres .....	8,859,585	11,119,757	439,420	526,081	361,135	413,612
Total — 50 centres .....	127,454,139	148,942,542	4,048,386	4,880,987	2,237,925	2,720,206

TABLE 4. Cheques Cashied Against Current and Savings Accounts

TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) — Courant(1)			Savings — Épargne		
	Cheques cashed — Chèques encaissés	Deposits(2) — Dépôts(2)	Turnover — Rotation	Cheques cashed — Chèques encaissés	Deposits — Dépôts	Turnover — Rotation
	\$'000		%	\$'000		%
1971 .....	885,371,891	7,715,954(3)	114.75	34,090,452	22,798,922(3)	1.50
1972 .....	1,028,679,510	9,095,564(3)	113.10	38,253,735	26,201,294(3)	1.46
1973 .....	1,325,656,531	10,214,452(3)	129.78	44,318,965	29,464,452(3)	1.50
1973 — October — Octobre .....	129,692,074	10,575,182	147.17	4,048,386	32,233,272	1.51
November — Novembre .....	121,642,533	10,517,806	138.78	4,758,781	33,106,850	1.72
December — Décembre .....	114,327,997	11,159,376	122.94	3,549,296	33,651,976	1.27
1974 — January — Janvier .....	121,021,060	10,955,781	132.56	3,735,918	34,299,799	1.31
February — Février .....	108,797,118	10,322,129	126.48	3,412,538	35,156,857	1.16
March — Mars .....	124,463,891	10,755,365	138.87	3,758,472	36,086,603	1.25
April — Avril .....	127,855,258	11,317,312	135.57	4,573,630	36,608,318	1.50
May — Mai .....	148,631,083	11,491,390	155.21	6,182,572	36,963,431	2.01
June — Juin .....	132,265,599	11,093,801	143.07	4,932,520	37,717,247	1.57
July — Juillet .....	142,470,053	11,135,715	153.53	4,756,480	38,697,446	1.47
August — Août .....	136,873,072	10,877,197	151.00	4,607,522	39,682,086	1.39
September — Septembre .....	135,209,029	11,615,062	139.69	4,971,962	40,426,196	1.48
October — Octobre .....	151,662,748	11,212,773	162.31	4,880,987	41,430,314	1.41

(1) As of June 1957, includes cheques cashied against personal chequing accounts. — Au 1<sup>er</sup> juin, 1957, comprend les chèques tirés sur les comptes chèques personnels. (2) Revised to exclude federal government deposits. — Dépôts du gouvernement fédéral exclus. (3) Average deposits for the year. — Moyenne des dépôts de l'année.

Note: Turnover in the monthly section reflects turnover on an annual basis.

Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.

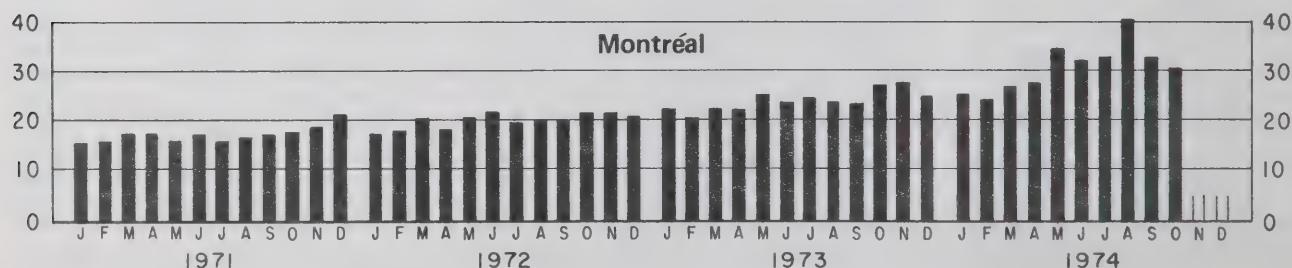
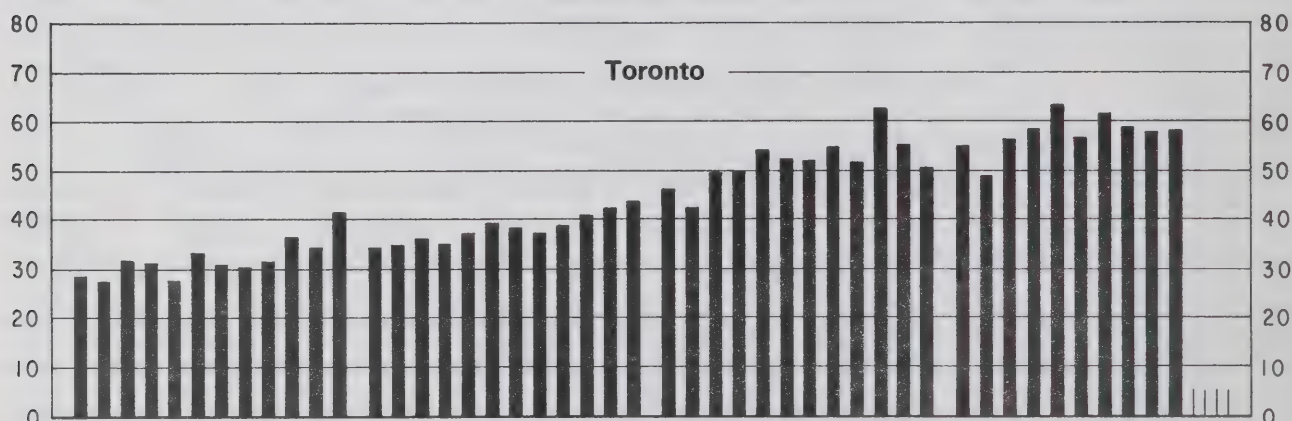
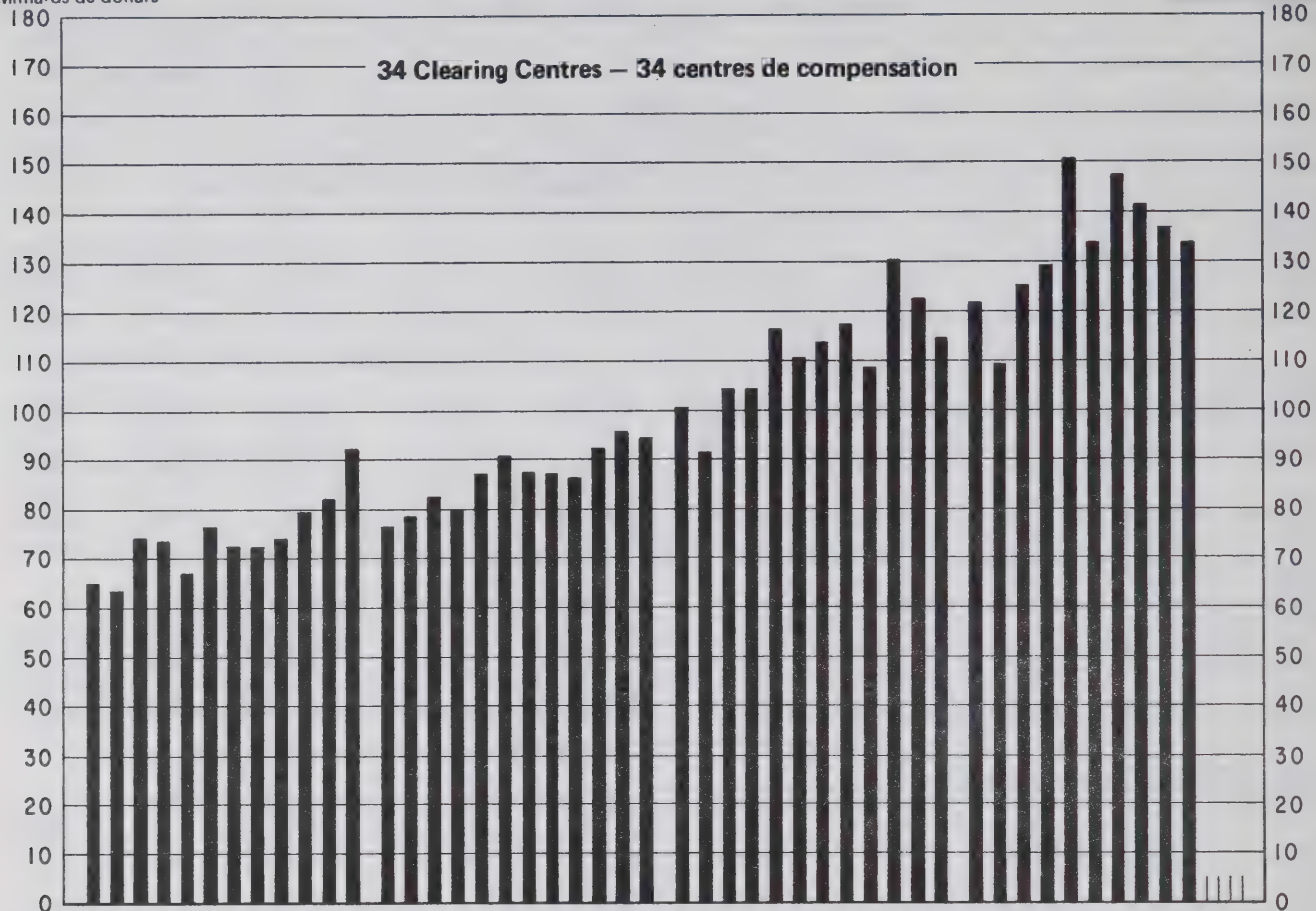


# Value of Cheques Cashed in Canada

## Valeur des chèques encaissés au Canada

Billions of Dollars  
Milliards de dollars

Billions of Dollars  
Milliards de dollars











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CHEQUES CASHEDCHÈQUES ENCAISSÉS

NOVEMBER - 1974 - NOVEMBRE

With the advent of centralized data processing, Bank Clearing Houses as they were known have been closed down. The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it would be incorrect to assume that this comparison will remain valid through time. An examination is currently underway in an attempt to establish boundaries that can be more precisely defined.

The value of cheques cashed in the 50 clearing centres in November totalled 162,409 million, 28.5% above the value for the corresponding month of 1973. Payments in all of the 10 provinces rose in the November comparison. Debits increased in Newfoundland by 15.4%, Prince Edward Island by 37.7%, Nova Scotia by 31.0%, New Brunswick by 22.1%, Québec by 37.1%, Ontario by 24.6%, Manitoba by 42.5%, Saskatchewan by 10.6%, Alberta by 34.0% and British Columbia by 19.1%.

The Centres:

Forty eight of the fifty centres showed a higher value of cheques cashed than in November of 1973. In respect of the major centres, payments increased in Montreal by 28.6%, Toronto by 24.7%, Winnipeg by 42.6% and Vancouver by 17.3%.

Deposit Turnover:

The turnover ratio of current deposits (compiled on an annual basis) was 168.6% compared with 138.8% for November 1973. The turnover ratio of savings accounts was 2.12 compared with the November 1973 ratio of 1.72.

Business Finance Division

L'avènement du traitement centralisé des données a fait disparaître les chambres de compensation bancaires dans leur ancienne forme. Les chiffres se rapportant au débit des comptes personnels continuent de rendre compte des données qui correspondent aux anciens centres, mais il serait inexact d'en conclure que cette comparaison sera toujours valable. On étudie actuellement le problème afin d'essayer de déterminer des limites plus précises.

La valeur des chèques encaissés dans 50 centres de compensation en novembre s'élevait à 162,409 millions de dollars soit 28.5 % de plus qu'en novembre 1973. Les comparaisons pour le mois de novembre montrent que les versements ont augmenté dans les 10 provinces. Les débits ont augmenté de 15.4 % en Terre-Neuve, de 37.7 % dans l'Île-du-Prince-Édouard, de 31.0 % en Nouvelle-Écosse, de 22.1 % au Nouveau-Brunswick, de 37.1 % au Québec, de 24.6 % en Ontario, de 42.5 % au Manitoba, de 10.6 % en Saskatchewan, de 34.0 % en Alberta et de 19.1 % en Colombie-Britannique.

Les centres:

Quarante huit des cinquante centres ont enregistré une valeur totale de chèques encaissés supérieure à celle du mois de novembre 1973. Pour ce qui est des grands centres, les versements ont augmenté de 28.6 % à Montréal, de 24.7 % à Toronto, de 42.6 % à Winnipeg et de 17.3 % à Vancouver.

Volumes des transactions:

Le taux de transactions sur comptes courants (calculé sur une base annuelle) était de 168.6 % comparativement à 138.8 % en novembre 1973. Le taux de transactions sur comptes d'épargne était de 2.12 comparativement à 1.72 en novembre 1973.

Division des finances des entreprises

TABLE 1. Cheques Cashed Against Individual Accounts

TABLERAU 1. Chèques tirés sur les comptes individuels

	November — Novembre			First eleven months — Onze premiers mois		
	1973	1974	$\frac{1974}{1973}$	1973	1974	$\frac{1974}{1973}$
	\$'000		%	\$'000		%
<u>Newfoundland — Terre-Neuve</u>						
St. John's .....	734,449	847,249	115.36	6,876,514	9,033,369	131.37
<u>Prince Edward Island — île-du-Prince-Édouard</u>						
Charlottetown .....	109,442	150,691	137.69	1,056,560	1,317,232	124.67
<u>Nova Scotia — Nouvelle-Écosse</u>						
Glace Bay .....	14,107	16,102	114.14	128,117	160,323	125.14
Halifax .....	966,682	1,290,907	133.54	10,048,376	12,719,878	126.59
Sydney .....	113,227	125,907	111.20	1,126,144	1,308,896	116.23
Total — 3 centres .....	1,094,016	1,432,246	130.92	11,302,637	14,189,097	125.54
<u>New Brunswick — Nouveau-Brunswick</u>						
Fredericton .....	288,250	229,528	79.63	2,574,211	3,048,813	118.44
Moncton .....	259,452	377,914	145.66	2,551,773	3,321,953	130.18
Saint John .....	357,319	498,048	139.38	3,489,388	4,770,250	136.71
Total — 3 centres .....	905,021	1,105,490	122.15	8,615,372	11,141,016	129.32
<u>Québec</u>						
Chicoutimi .....	111,668	196,755	176.20	1,236,990	1,755,968	141.95
Drummondville .....	86,490	98,178	113.51	875,261	951,120	108.67
Granby .....	110,163	135,759	123.23	1,024,087	1,308,033	127.73
Montréal .....	27,582,705	35,481,850	128.64	261,203,765	338,429,644	129.57
Québec .....	3,643,214	7,279,618	199.81	36,704,887	50,977,921	138.89
St-Hyacinthe .....	123,860	164,375	132.71	1,156,037	1,398,474	120.97
Shawinigan .....	35,842	45,752	127.65	363,079	437,197	120.41
Sherbrooke .....	233,247	248,307	106.46	2,464,414	2,347,325	95.25
Trois-Rivières .....	135,246	304,070	224.83	1,237,796	1,705,153	137.76
Valleyfield .....	54,773	68,046	124.23	483,836	609,508	125.97
Total — 10 centres .....	32,117,208	44,022,710	137.07	306,750,152	399,920,343	130.37
<u>Ontario</u>						
Brantford .....	231,104	313,997	135.87	2,349,361	2,969,571	126.40
Chatham .....	447,121	548,287	122.63	2,865,622	4,158,962	145.13
Cornwall .....	132,874	310,215	233.47	1,121,827	1,490,605	132.87
Guelph .....	199,783	280,940	140.62	1,870,463	2,528,170	135.16
Hamilton .....	2,029,659	2,508,672	123.60	19,955,698	25,026,561	125.41
Kingston .....	205,234	255,727	124.60	1,991,350	2,314,102	116.21
Kitchener .....	609,306	730,149	119.83	5,876,366	7,138,151	121.47
London .....	1,570,061	2,171,468	138.30	15,413,235	19,341,322	125.49
Niagara Falls .....	136,196	140,611	103.24	1,392,068	1,570,906	112.85
Oshawa .....	1,164,066	1,397,865	120.08	10,291,921	13,165,984	127.93
Ottawa .....	2,051,674	2,741,667	133.63	21,112,717	25,477,820	120.68
Peterborough .....	169,622	175,639	103.55	1,538,750	1,892,268	122.97
St. Catharines .....	294,649	383,040	130.00	2,855,712	3,402,584	119.15
Sarnia .....	184,388	219,261	118.91	1,831,263	2,372,204	129.54
Sault Ste. Marie .....	734,906	273,362	37.20	5,440,539	4,767,513	87.63
Sudbury .....	221,589	255,457	115.28	2,269,583	2,379,553	104.85
Thunder Bay .....	268,234	326,476	121.71	2,551,987	3,130,924	122.69
Timmins .....	61,275	96,984	158.28	563,650	836,997	148.50
Toronto .....	55,226,024	68,871,500	124.71	571,021,804	652,231,261	114.22
Windsor .....	991,299	1,392,236	140.45	9,954,867	11,615,369	116.68
Total — 20 centres .....	66,929,064	83,393,553	124.60	682,268,783	787,810,827	115.47



TABLE 1. Cheques Cashed Against Individual Accounts — Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels — fin

	November — Novembre			First eleven months — Onze premiers mois		
	1973	1974	1974 1973	1973	1974	1974 1973
	\$'000		%	\$'000		%
<b>Manitoba</b>						
Brandon .....	76,734	101,491	132.26	727,243	891,524	122.59
Winnipeg .....	5,364,933	7,652,548	142.64	52,923,939	73,390,522	138.67
Total — 2 centres .....	5,441,667	7,754,039	142.49	53,651,182	73,282,046	136.59
<b>Saskatchewan</b>						
Moose Jaw .....	63,074	83,332	132.12	571,854	669,957	117.16
Prince Albert .....	75,169	81,522	108.45	642,388	751,034	116.91
Regina .....	1,238,275	1,344,721	108.60	13,593,442	16,110,335	118.52
Saskatoon .....	395,361	449,723	113.75	3,843,921	4,478,938	116.52
Total — 4 centres .....	1,771,879	1,959,298	110.58	18,651,605	22,010,264	118.01
<b>Alberta</b>						
Calgary .....	4,022,345	5,619,367	139.70	38,076,029	56,557,092	148.54
Edmonton .....	3,321,492	4,287,018	129.07	29,761,536	39,179,465	131.64
Lethbridge .....	216,819	249,233	114.95	1,734,932	2,159,002	124.44
Medicine Hat .....	85,657	88,545	103.37	636,976	807,200	126.72
Total — 4 centres .....	7,646,313	10,244,163	133.98	70,209,473	98,702,759	140.58
<b>British Columbia — Colombie-Britannique</b>						
Vancouver .....	8,353,034	9,798,719	117.31	80,964,820	102,824,164	127.00
Victoria .....	1,299,421	1,701,185	130.92	11,661,105	17,198,780	147.49
Total — 2 centres .....	9,652,455	11,499,904	119.14	92,625,925	120,022,944	129.58
Total — 50 centres .....	126,401,514	162,409,343	128.49	1,252,008,203	1,537,429,897	122.80

TABLE 2. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 2. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years — Années représentatives	Canada	Atlantic Provinces — Provinces de l'Atlantique	Québec	Ontario	Prairie Provinces — Provinces des Prairies	British Columbia — Colombie- Britannique
	thousands of dollars — milliers de dollars					
1924 .....	24,772,526(1)	536,950	7,225,556	10,155,210	5,288,382	1,566,428
1925 .....	25,005,423	515,634	7,635,121	9,946,220	5,232,134	1,676,314
1929 .....	42,866,331	732,749	15,118,315	17,073,784	7,243,610	2,697,873
1930 .....	34,479,078	646,720	12,132,377	13,768,172	5,784,906	2,146,903
1933 .....	27,489,546	439,610	7,773,587	11,912,155	5,994,586(2)	1,369,608
1935 .....	28,613,765	522,740	8,164,142	12,576,072	5,839,575	1,511,236
1940 .....	31,229,127	754,001	9,022,467	13,921,816	5,584,232	1,946,611
1945 .....	62,300,062	1,415,817	17,565,639	28,697,419(3)	10,613,043	4,008,144
1950 .....	91,320,664	2,401,144(4)	26,267,620	39,311,166(5)	15,700,585	7,640,149
1953 .....	125,108,178	3,247,775	34,506,440	53,801,220	22,855,405	10,697,338
1955 .....	146,322,725	3,445,251	43,132,998	65,293,516	22,820,763	11,630,197
1960 .....	245,472,746	4,978,152	72,673,475	114,408,585	37,016,326	16,396,208
1965 .....	429,882,518	8,725,728	130,769,959	198,327,772	61,869,491	30,189,568
1966 .....	473,353,430	10,511,796	146,822,519	212,580,838	68,749,454	34,688,823
1967 .....	518,776,076	11,603,203	159,692,391	233,791,504	76,027,482	37,611,496
1968 .....	561,897,794	13,123,193	164,772,466	259,743,707	82,028,573	42,229,855
1969 .....	648,472,822	15,766,213	177,603,530	314,306,800	89,387,588	51,408,691
1970 .....	720,785,340	17,497,780	188,587,267	364,950,658(6)	97,780,815	51,968,820
1971 .....	802,065,925	18,313,771	208,617,191	414,174,443	102,244,669	58,715,851
1972 .....	946,890,980	20,369,420	247,200,335	493,620,456	114,020,986	71,679,783
1973 .....	1,220,495,417 <sup>r</sup>	22,966,051	300,373,066	662,018,115	142,512,260	92,625,925
1974 .....	1,449,080,486	29,845,450	391,754,890	763,462,133	193,995,069	120,022,944

(1) Original 33 centres. — À l'origine, 33 centres. (2) Weyburn data added as of 1931. — Données sur Weyburn ajoutées à partir de 1931. (3) St. Catharines data added as of May 1941. — Données sur St. Catharines ajoutées à partir de mai 1941. (4) St. John's, Newfoundland data added as of April, 1949. — Données sur Saint-Jean (T.-N.) à partir d'avril 1949. (5) Cornwall data added as of May, 1950. — Données sur Cornwall à partir de mai 1950. (6) Fort William merged with Port Arthur in January, 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 35 centres, the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure. — En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.



TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	Current — Courant		Savings — Épargne		Personal chequing — Chèques personnels	
	November — Novembre		November — Novembre		November — Novembre	
	1973	1974	1973	1974	1973	1974
thousands of dollars — milliers de dollars						
<u>Newfoundland — Terre-Neuve</u>						
St. John's .....	674,927	756,891	40,531	64,676	18,991	25,682
<u>Prince Edward Island — Île-du-Prince-Édouard</u>						
Charlottetown .....	94,163	131,548	9,105	11,523	6,174	7,620
<u>Nova Scotia — Nouvelle-Écosse</u>						
Glace Bay .....	11,384	11,795	1,795	3,082	928	1,225
Halifax .....	884,967	1,181,317	43,315	59,142	38,400	50,448
Sydney .....	103,018	110,184	5,540	8,304	4,669	6,749
Total — 3 centres .....	999,369	1,303,296	50,650	70,528	43,997	58,422
<u>New Brunswick — Nouveau-Brunswick</u>						
Fredericton .....	266,053	200,582	13,273	18,344	8,924	10,602
Moncton .....	234,992	345,125	13,033	18,679	11,427	14,110
Saint John .....	325,857	453,255	19,171	28,598	12,291	16,195
Total — 3 centres .....	826,902	998,962	45,477	65,621	32,642	40,907
<u>Québec</u>						
Chicoutimi .....	99,070	179,916	9,034	12,200	3,564	4,639
Drummondville .....	79,906	88,954	5,663	7,961	921	1,263
Granby .....	101,540	121,490	6,601	11,388	2,022	2,881
Montréal .....	26,040,132	33,390,838	1,261,203	1,749,661	281,370	341,351
Québec .....	3,514,057	7,062,552	105,334	190,090	23,823	26,976
St-Hyacinthe .....	108,761	144,527	13,613	17,362	1,486	2,486
Shawinigan .....	31,202	39,464	3,964	4,849	676	1,489
Sherbrooke .....	212,080	220,749	14,922	19,530	6,245	8,028
Trois-Rivières .....	124,563	286,673	7,910	13,516	2,773	3,881
Valleyfield .....	47,800	59,081	5,779	7,415	1,194	1,558
Total — 10 centres .....	30,359,111	41,594,244	1,434,023	2,033,972	324,074	394,494
<u>Ontario</u>						
Brantford .....	202,391	269,696	15,461	28,193	9,609	16,108
Chatham .....	426,883	511,623	11,502	24,767	8,085	11,897
Cornwall .....	117,668	285,443	7,724	15,754	4,849	9,018
Guelph .....	172,984	241,310	12,692	26,413	10,446	13,217
Hamilton .....	1,814,085	2,202,428	109,956	215,160	80,549	91,084
Kingston .....	150,149	188,981	22,295	42,427	17,357	24,319
Kitchener .....	551,900	644,489	44,763	53,529	23,314	32,131
London .....	1,449,105	1,998,208	55,661	112,310	54,403	60,950
Niagara Falls .....	116,080	108,049	10,003	24,544	6,171	8,018
Oshawa .....	1,119,687	1,336,774	24,962	43,944	13,696	17,147
Ottawa .....	1,755,790	2,281,903	181,838	320,059	114,046	139,705
Peterborough .....	139,054	133,106	18,475	27,568	12,093	14,965
St. Catharines .....	252,468	322,363	27,620	42,774	14,561	17,903
Sarnia .....	159,733	177,923	14,650	28,108	10,005	13,230
Sault Ste. Marie .....	708,680	234,749	16,908	26,818	9,318	11,795
Sudbury .....	179,198	195,064	30,126	42,688	12,265	17,705
Thunder Bay .....	219,738	256,616	31,932	48,647	16,564	21,213
Timmins .....	50,245	80,863	8,418	11,517	2,612	4,604
Toronto .....	53,288,978	66,012,654	1,369,586	2,056,822	567,460	802,024
Windsor .....	901,520	1,255,170	64,661	104,554	25,118	32,512
Total — 20 centres .....	63,776,336	78,737,412	2,140,207	3,296,596	1,012,521	1,359,545

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	Current - Courant		Savings - Épargne		Personal chequing - Chèques personnels	
	November - Novembre		November - Novembre		November - Novembre	
	1973	1974	1973	1974	1973	1974
	thousands of dollars - milliers de dollars					
<u>Manitoba</u>						
Brandon .....	61,193	70,848	8,712	21,369	6,829	9,274
Winnipeg .....	5,108,300	7,237,436	160,646	289,174	95,987	125,938
Total - 2 centres .....	5,169,493	7,308,284	169,358	310,543	102,816	135,212
<u>Saskatchewan</u>						
Moose Jaw .....	46,409	54,052	10,294	20,249	6,371	8,018
Prince Albert .....	63,598	64,842	6,554	10,290	5,017	6,390
Regina .....	1,173,394	1,233,343	37,154	64,293	27,727	47,085
Saskatoon .....	345,012	361,374	25,857	54,894	24,492	33,455
Total - 4 centres .....	1,628,473	1,713,611	79,859	149,726	63,607	94,948
<u>Alberta</u>						
Calgary .....	3,752,575	5,238,508	121,365	206,012	148,405	174,847
Edmonton .....	3,075,282	3,941,222	112,827	194,272	133,383	151,524
Lethbridge .....	185,362	204,464	16,318	22,575	15,139	22,194
Medicine Hat .....	68,948	64,278	8,219	13,417	8,490	10,850
Total - 4 centres .....	7,082,167	9,448,472	258,729	436,276	305,417	359,415
<u>British Columbia - Colombie-Britannique</u>						
Vancouver .....	7,604,379	8,716,179	452,025	703,769	296,630	378,771
Victoria .....	1,168,508	1,470,177	79,017	159,543	51,896	71,465
Total - 2 centres .....	8,772,887	10,186,356	531,042	863,312	348,526	450,236
Total - 50 centres .....	119,383,768	152,179,076	4,758,981	7,302,773	2,258,765	2,927,494

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) - Courant(1)			Savings - Épargne		
	Cheques cashed - Chèques encaissés	Deposits(2) - Dépôts(2)	Turnover - Rotation	Cheques cashed - Chèques encaissés	Deposits - Dépôts	Turnover - Rotation
	\$'000		%	\$'000		%
1971 .....	885,371,891	7,715,954(3)	114.75	34,090,452	22,798,922(3)	1.50
1972 .....	1,028,679,510	9,095,564(3)	113.10	38,253,735	26,201,294(3)	1.46
1973 .....	1,325,656,531	10,214,452(3)	129.78	44,318,965	29,464,452(3)	1.50
1973 - November - Novembre .....	121,642,533	10,517,806	138.78	4,758,981	33,106,850	1.72
December - Décembre .....	114,327,997	11,159,376	122.94	3,549,296	33,651,976	1.27
1974 - January - Janvier .....	121,021,060	10,955,781	132.56	3,735,918	34,299,799	1.31
February - Février .....	108,797,118	10,322,129	126.48	3,412,538	35,156,857	1.16
March - Mars .....	124,463,891	10,755,365	138.87	3,758,472	36,086,603	1.25
April - Avril .....	127,855,258	11,317,312	135.57	4,573,630	36,608,318	1.50
May - Mai .....	148,631,083	11,491,390	155.21	6,182,572	36,963,431	2.01
June - Juin .....	132,265,599	11,093,801	143.07	4,932,520	37,717,247	1.57
July - Juillet .....	142,470,053	11,135,715	153.53	4,756,480	38,697,446	1.47
August - Août .....	136,873,072	10,877,197	151.00	4,607,522	39,682,086	1.39
September - Septembre .....	135,209,029	11,615,062	139.69	4,971,962	40,426,196	1.48
October - Octobre .....	151,662,748	11,212,773	162.31	4,880,987	41,430,314	1.41
November - Novembre .....	155,106,570	11,039,768	168.60	7,302,773	41,368,154	2.12

(1) As of June 1957, includes cheques cashed against personal chequing accounts. - Au 1<sup>er</sup> juin, 1957, comprend les chèques tirés sur les comptes chèques personnels. (2) Revised to exclude federal government deposits. - Dépôts du gouvernement fédéral exclus. (3) Average deposits for the year. - Moyenne des dépôts de l'année.

Note: Turnover in the monthly section reflects turnover on an annual basis.  
Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.

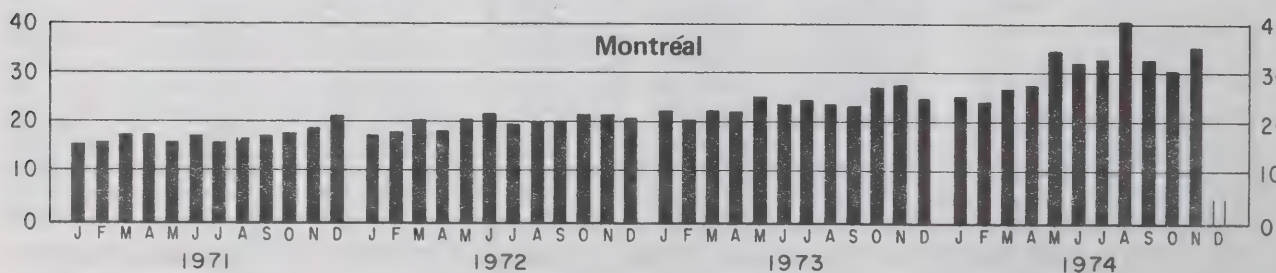
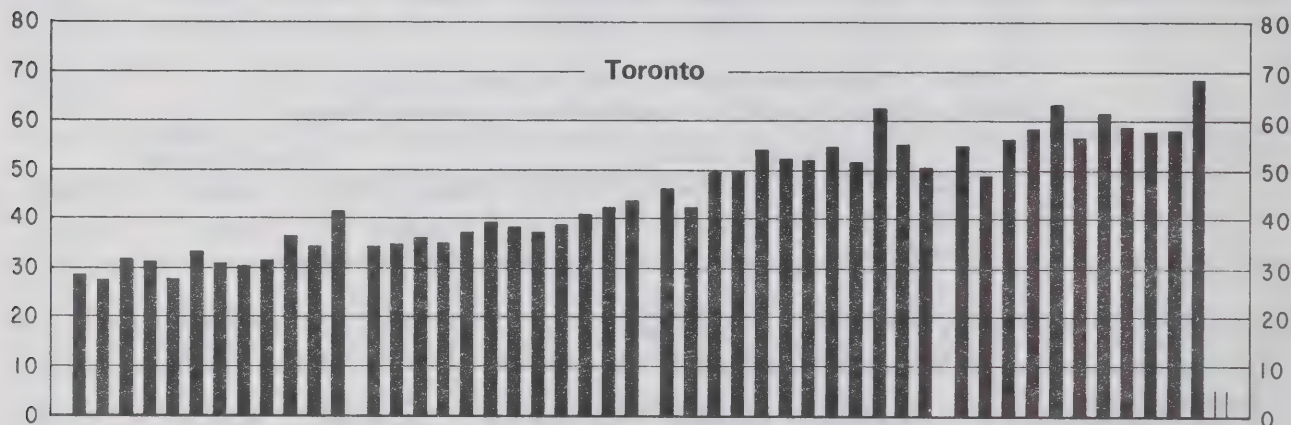
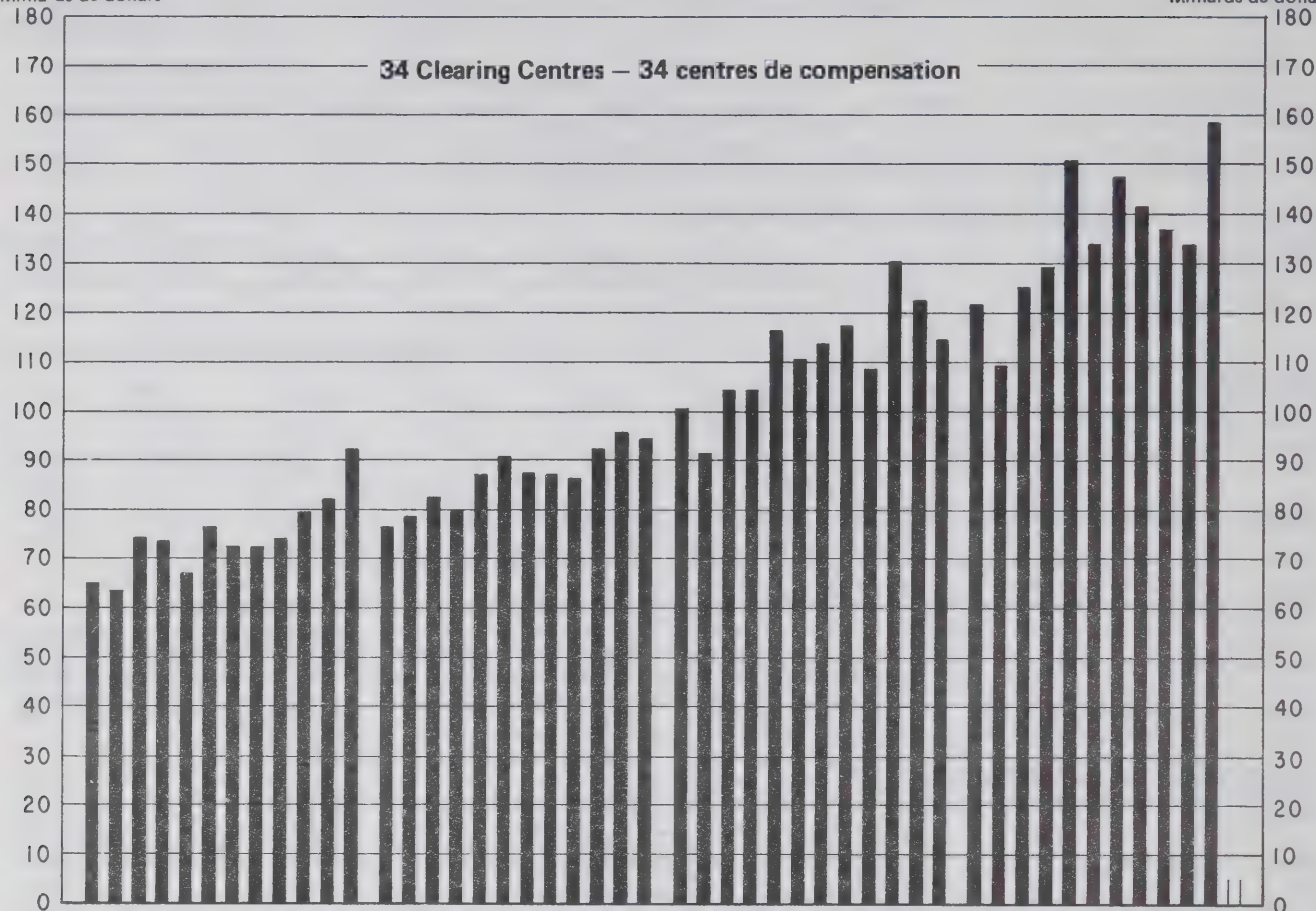


# Value of Cheques Cashed in Canada

## Valeur des chèques encaissés au Canada

Billions of Dollars  
Milliards de dollars

Billions of Dollars  
Milliards de dollars





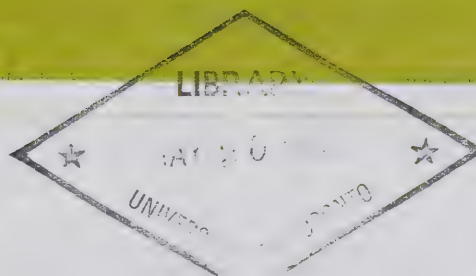






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CHEQUES CASHED

CHÈQUES ENCAISSÉS

DECEMBER - 1974 - DÉCEMBRE

With the advent of centralized data processing, Bank Clearing Houses as they were known have been closed down. The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it would be incorrect to assume that this comparison will remain valid through time. An examination is currently underway in an attempt to establish boundaries that can be more precisely defined.

The value of cheques cashed in the 50 clearing centres in December totalled 160,875 million, 36.5% above the value for the corresponding month of 1973. Payments in all of the 10 provinces rose in the December comparison. Debits increased in Newfoundland by 24.5%, Prince Edward Island by 42.3%, Nova Scotia by 25.3%, New Brunswick by 16.0%, Quebec by 46.0%, Ontario by 31.1%, Manitoba by 47.4%, Saskatchewan by 35.6%, Alberta by 32.4% and British Columbia by 36.5%.

## The Centres

Forty-eight of the fifty centres showed a higher value of cheques cashed than in December 1973. In respect of the major centres, payments increased in Montreal by 45.4%, Toronto by 33.6%, Winnipeg by 47.4% and Vancouver by 24.7%.

## Deposit Turnover

The turnover ratio of current deposits (compiled on an annual basis) was 160.3% compared with 123.0% for December 1973. The turnover ratio of savings accounts was 1.46 compared with the December 1973 ratio of 1.27.

Business Finance Division

L'avènement du traitement centralisé des données a fait disparaître les chambres de compensation bancaires dans leur ancienne forme. Les chiffres se rapportant au débit des comptes personnels continuent de rendre compte des données qui correspondent aux anciens centres, mais il serait inexact d'en conclure que cette comparaison sera toujours valable. On étudie actuellement le problème afin d'essayer de déterminer des limites plus précises.

La valeur des chèques encaissés dans 50 centres de compensation en décembre s'élevait à 160,875 millions de dollars soit 36.5 % de plus qu'en décembre 1973. Les comparaisons pour le mois de décembre montrent que les versements ont augmenté dans les 10 provinces. Les débits ont augmenté de 24.5 % à Terre-Neuve, de 42.3 % dans l'Île-du-Prince-Édouard, de 25.3 % en Nouvelle-Écosse, de 16.0 % au Nouveau-Brunswick, de 46.0 % au Québec, de 31.1 % en Ontario, de 47.4 % au Manitoba, de 35.6 % en Saskatchewan, de 32.4 % en Alberta et de 36.5 % en Colombie-Britannique.

## Les centres

Quarante-huit des cinquante centres ont enregistré une valeur totale de chèques encaissés supérieure à celle du mois de décembre 1973. Pour ce qui est des grands centres, les versements ont augmenté de 45.4 % à Montréal, de 33.6 % à Toronto, de 47.4 % à Winnipeg et de 24.7 % à Vancouver.

## Volumes des transactions

Le taux de transactions sur comptes courants (calculé sur une base annuelle) était de 160.3 % comparativement à 123.0 % en décembre 1973. Le taux de transactions sur comptes d'épargne était de 1.46 comparativement à 1.27 en décembre 1973.

Division des finances des entreprises



TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	December — Décembre			Twelve months — Douze mois		
	1973	1974	1974 1973	1973	1974	1974 1973
	\$'000		%	\$'000		%
<u>Newfoundland — Terre-Neuve</u>						
St. John's .....	706,166	879,438	124.54	7,582,680	9,912,807	130.73
<u>Prince Edward Island — île-du-Prince-Édouard</u>						
Charlottetown .....	106,411	151,387	142.27	1,162,971	1,468,619	126.28
<u>Nova Scotia — Nouvelle-Écosse</u>						
Glace Bay .....	13,870	16,722	120.56	141,987	177,045	124.69
Halifax .....	1,058,345	1,334,508	126.09	11,106,721	14,054,386	126.54
Sydney .....	111,283	131,979	118.60	1,237,427	1,440,875	116.44
Total — 3 centres .....	1,183,498	1,483,209	125.32	12,486,135	15,672,306	125.52
<u>New Brunswick — Nouveau-Brunswick</u>						
Fredericton .....	235,174	256,056	108.88	2,809,385	3,304,869	117.64
Moncton .....	241,764	331,786	137.24	2,793,537	3,653,739	130.79
Saint John .....	409,647	441,269	107.72	3,899,035	5,211,519	133.66
Total — 3 centres .....	886,585	1,029,111	116.08	9,501,957	12,170,127	128.08
<u>Québec</u>						
Chicoutimi .....	108,117	185,094	171.20	1,345,107	1,941,062	144.31
Drummondville .....	85,858	105,160	122.48	961,119	1,056,280	109.90
Granby .....	95,048	137,634	144.80	1,119,135	1,445,667	129.18
Montréal .....	24,883,490	36,169,136	145.35	286,087,255	374,598,780	130.94
Québec .....	3,262,957	4,951,825	151.76	39,967,844	55,929,746	139.94
St-Hyacinthe .....	117,877	154,597	131.15	1,273,914	1,553,071	121.91
Shawinigan .....	37,923	43,682	115.19	401,002	480,879	119.92
Sherbrooke .....	199,775	245,766	123.02	2,664,189	2,593,091	97.33
Trois-Rivières .....	128,299	255,261	198.96	1,366,095	1,960,414	143.51
Valleyfield .....	48,404	60,108	124.18	532,240	669,616	125.81
Total — 10 centres .....	28,967,748	42,308,263	146.05	335,717,900	442,228,606	131.73
<u>Ontario</u>						
Brantford .....	222,675	201,345	90.42	2,572,036	3,170,916	123.28
Chatham .....	325,305	581,923	178.89	3,190,927	4,740,885	148.57
Cornwall .....	114,746	136,927	119.33	1,236,573	1,627,532	131.62
Guelph .....	209,093	264,849	126.67	2,079,556	2,793,019	134.31
Hamilton .....	1,992,467	2,362,268	118.56	21,948,165	27,388,829	124.79
Kingston .....	177,843	352,616	198.27	2,169,193	2,666,718	122.94
Kitchener .....	571,292	737,405	129.08	6,447,658	7,875,556	122.15
London .....	1,474,194	1,960,063	132.96	16,887,429	21,301,385	126.14
Niagara Falls .....	130,540	135,737	103.98	1,522,608	1,706,643	112.09
Oshawa .....	1,226,101	1,523,212	124.23	11,518,022	14,689,196	127.53
Ottawa .....	1,995,669	2,493,651	124.95	23,108,386	27,971,471	121.04
Peterborough .....	153,897	180,672	117.40	1,692,647	2,072,940	122.47
St. Catharines .....	299,067	375,535	125.57	3,154,779	3,778,119	119.76
Sarnia .....	184,515	250,559	135.79	2,015,778	2,622,763	130.11
Sault Ste. Marie .....	651,082	240,926	37.00	6,091,621	5,008,439	82.22
Sudbury .....	205,855	264,344	128.41	2,475,438	2,643,897	106.81
Thunder Bay .....	255,147	304,724	119.43	2,807,134	3,435,648	122.39
Timmins .....	58,941	92,908	157.63	622,591	929,905	149.36
Toronto .....	50,370,266	67,294,365	133.60	621,392,070	719,525,626	115.79
Windsor .....	1,090,556	1,175,938	107.83	11,045,423	12,791,307	115.81
Total — 20 centres .....	61,709,251	80,929,967	131.15	743,978,034	868,740,794	116.77

TABLE 1. Cheques Cashed Against Individual Accounts — Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels — fin

	December — Décembre			Twelve months — Douze mois		
	1973	1974	1974 1973	1973	1974	1974 1973
	\$'000		%	\$'000		%
<b>Manitoba</b>						
Brandon .....	67,319	101,424	150.66	794,562	992,948	124.97
Winnipeg .....	5,442,976	8,021,931	147.38	58,366,915	80,412,453	137.77
Total — 2 centres .....	5,510,295	8,123,355	147.42	59,161,477	81,405,401	137.60
<b>Saskatchewan</b>						
Moose Jaw .....	54,199	68,323	126.06	626,053	738,280	117.93
Prince Albert .....	62,178	83,637	134.51	704,566	834,671	118.47
Regina .....	1,165,776	1,638,096	140.52	14,759,218	17,748,431	120.25
Saskatoon .....	377,280	459,875	121.89	4,221,201	4,938,813	117.00
Total — 4 centres .....	1,659,433	2,249,931	135.58	20,311,038	24,260,195	119.44
<b>Alberta</b>						
Calgary .....	4,271,941	5,768,299	135.03	42,347,970	62,325,391	147.17
Edmonton .....	3,269,124	4,233,892	129.51	33,030,660	43,413,357	131.43
Lethbridge .....	174,075	208,324	119.67	1,909,007	2,367,326	124.01
Medicine Hat .....	62,658	84,249	134.46	699,634	891,449	127.42
Total — 4 centres .....	7,777,798	10,294,764	132.36	77,987,271	108,997,523	139.76
<b>British Columbia — Colombie-Britannique</b>						
Vancouver .....	8,367,640	10,434,694	124.70	89,332,460	113,258,858	126.78
Victoria .....	1,002,468	2,991,108	298.37	12,663,573	20,189,888	159.43
Total — 2 centres .....	9,370,108	13,425,802	143.28	101,996,033	133,448,746	130.84
Total — 50 centres .....	117,877,293	160,875,227	136.48	1,369,885,496	1,698,305,124	123.97

TABLE 2. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 2. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years — Années représentatives	Canada	Atlantic Provinces — Provinces de l'Atlantique	Québec	Ontario	Prairie Provinces — Provinces des Prairies	British Columbia — Colombie- Britannique
	thousands of dollars — milliers de dollars					
1924 .....	27,594,187(1)	584,861	8,132,991	11,209,395	5,941,776	1,725,164
1925 .....	28,082,674	572,500	8,475,226	11,236,044	5,956,658	1,842,246
1929 .....	46,670,981	797,958	16,483,667	18,543,268(2)	7,922,804	2,922,782
1930 .....	37,491,302	708,351	13,137,059	15,044,340	6,279,080	2,322,471
1933 .....	29,981,466	481,014	8,567,070	13,027,438	6,414,354(3)	1,491,590
1935 .....	31,546,067	574,053	8,977,530	13,876,626	6,445,396	1,672,462
1940 .....	34,439,475	824,490	9,973,062	15,384,403	6,118,407	2,137,113
1945 .....	68,384,784	1,553,591	19,309,333	31,543,362(4)	11,562,164	4,416,364
1950 .....	100,635,459	2,648,191(5)	29,106,858	43,146,167(6)	17,287,706	8,446,567
1953 .....	137,589,799	3,570,451	38,139,462	59,073,781	25,019,282	11,786,823
1955 .....	166,537,862	3,623,886	47,931,767	71,973,447	25,008,924	12,812,854
1960 .....	277,810,037	5,499,100	80,114,230	125,319,946	40,667,168	18,018,609
1965 .....	475,980,871	9,667,242	144,586,126	219,777,367	68,303,393	33,646,743
1966 .....	521,597,914	11,606,699	161,890,942	234,460,197	75,583,066	38,057,010
1967 .....	568,122,322	12,712,732	173,743,117	257,011,586	83,373,585	41,281,302
1968 .....	618,313,206	14,439,823	180,967,485	286,109,924	90,157,013	46,638,961
1969 .....	714,993,156	17,472,452	194,298,992	347,670,054	98,711,585	56,840,073
1970 .....	796,636,953	19,080,872	209,288,301	402,945,677	107,908,648	57,413,455
1971 .....	893,291,921	20,378,832	232,281,965	462,323,181	113,313,909	64,994,234
1972 .....	1,040,547,536	22,480,706	270,785,797	543,584,256	124,969,889	78,726,888
1973 .....	1,334,374,569 <sup>r</sup>	25,381,973	328,719,288	720,817,489	157,459,786	101,996,033
1974 .....	1,656,051,086	32,832,451	433,121,617	841,985,153	214,663,119	133,448,746

(1) Original 31 centres. — À l'origine, 31 centres. (2) Includes Sarnia as of January 1926 and Sudbury as of September 1929. — Y compris Sarnia à partir de Janvier 1926 et Sudbury à partir de Septembre 1929. (3) Weyburn branches absorbed by Imperial Bank, May 1931. — Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931. (4) St. Catharines data added as of May 1941. — Données sur St. Catharines ajoutées à partir de mai 1941. (5) St. John's, Newfoundland, data added as of April 1949. — Données sur St. John's, Terre-Neuve, à partir d'avril 1949. (6) Cornwall data added as of May 1950. — Données sur Cornwall à partir de mai 1950. (7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres, the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure. — En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William. <sup>r</sup> Revised figures. — Nombres rectifiés.

TABLE 3. Cheques Cashed by Type of Account

TABLÉAU 3. Chèques tirés par type de compte

	Current — Courant		Savings — Épargne		Personal chequing — Chèques personnels	
	December — Décembre		December — Décembre		December — Décembre	
	1973	1974	1973	1974	1973	1974
thousands of dollars — milliers de dollars						
<u>Newfoundland — Terre-Neuve</u>						
St. John's .....	636,218	765,402	51,215	91,675	18,733	22,361
<u>Prince Edward Island — Île-du-Prince-Édouard</u>						
Charlottetown .....	93,729	136,833	7,180	7,234	5,502	7,320
<u>Nova Scotia — Nouvelle-Écosse</u>						
Glace Bay .....	11,629	13,411	1,286	2,112	955	1,199
Halifax .....	990,986	1,241,293	32,942	43,770	34,417	49,445
Sydney .....	102,179	119,984	4,141	5,785	4,963	6,210
Total — 3 centres .....	1,104,794	1,374,688	38,369	51,667	40,335	56,854
<u>New Brunswick — Nouveau-Brunswick</u>						
Fredericton .....	217,685	232,023	9,203	13,595	8,286	10,438
Moncton .....	221,692	303,066	9,984	16,184	10,088	12,536
Saint John .....	386,050	408,696	12,780	17,745	10,817	14,828
Total — 3 centres .....	825,427	943,785	31,967	47,524	29,191	37,802
<u>Québec</u>						
Chicoutimi .....	97,276	169,317	7,699	10,812	3,142	4,965
Drummondville .....	79,836	97,787	5,130	5,948	892	1,425
Granby .....	86,815	127,691	6,156	7,068	2,077	2,875
Montréal .....	23,841,816	34,677,143	823,644	1,196,785	218,030	295,208
Québec .....	3,123,087	4,788,959	122,102	132,759	17,768	30,107
St-Hyacinthe .....	103,979	139,213	12,600	13,172	1,298	2,212
Shawinigan .....	33,654	38,855	3,256	3,570	1,013	1,257
Sherbrooke .....	182,730	223,420	11,500	14,482	5,545	7,864
Trois-Rivières .....	118,895	241,124	6,509	10,108	2,895	4,029
Valleyfield .....	43,692	53,688	3,666	4,802	1,046	1,618
Total — 10 centres .....	27,711,780	40,557,197	1,002,262	1,399,506	253,706	351,560
<u>Ontario</u>						
Brantford .....	199,079	269,955	15,434	19,030	8,162	12,360
Chatham .....	307,142	554,596	11,105	16,488	7,058	10,839
Cornwall .....	103,937	122,031	6,214	8,649	4,595	6,247
Guelph .....	185,701	234,907	12,546	17,215	10,846	12,727
Hamilton .....	1,797,002	2,143,140	116,579	133,532	78,886	85,596
Kingston .....	138,949	199,991	23,382	28,319	15,512	24,306
Kitchener .....	519,874	672,593	27,744	36,656	23,674	28,156
London .....	1,379,155	1,834,861	48,951	71,201	46,088	54,001
Niagara Falls .....	114,827	116,429	10,198	12,545	5,515	6,763
Oshawa .....	1,190,006	1,479,324	23,578	27,427	12,517	16,461
Ottawa .....	1,750,406	2,165,744	140,276	194,262	104,987	133,645
Peterborough .....	127,067	150,133	15,884	16,819	10,946	13,720
St. Catharines .....	263,060	328,920	21,981	29,509	14,026	17,106
Sarnia .....	162,882	218,912	12,165	19,104	9,468	12,543
Sault Ste. Marie .....	628,404	213,029	13,245	16,793	9,433	11,104
Sudbury .....	173,976	219,706	20,922	29,257	10,957	15,381
Thunder Bay .....	219,672	258,503	19,862	28,335	15,613	17,886
Timmins .....	51,366	70,475	5,137	17,927	2,438	4,506
Toronto .....	48,716,924	64,939,302	1,122,988	1,574,322	530,354	780,741
Windsor .....	1,018,914	1,081,130	47,721	63,687	23,921	31,121
Total — 20 centres .....	59,048,343	77,273,681	1,715,912	2,361,077	944,996	1,295,209



TABLE 3. Cheques Cashed by Type of Account — Concluded

TABLEAU 3. Chèques tirés par type de compte — fin

	Current — Courant		Savings — Épargne		Personal chequing — Chèques personnels	
	December — Décembre		December — Décembre		December — Décembre	
	1973	1974	1973	1974	1973	1974
	thousands of dollars — milliers de dollars					
<u>Manitoba</u>						
Brandon .....	54,887	81,698	6,004	11,183	6,428	8,543
Winnipeg .....	5,246,310	7,765,718	105,342	142,856	91,324	113,357
Total — 2 centres .....	5,301,197	7,847,416	111,346	154,039	97,752	121,900
<u>Saskatchewan</u>						
Moose Jaw .....	42,511	52,897	5,790	7,456	5,898	7,970
Prince Albert .....	54,110	73,072	3,630	4,525	4,438	6,040
Regina .....	1,115,153	1,565,106	26,483	37,861	24,140	35,129
Saskatoon .....	337,523	404,185	17,493	23,874	22,264	31,816
Total — 4 centres .....	1,549,297	2,095,260	53,396	73,716	56,740	80,955
<u>Alberta</u>						
Calgary .....	4,011,973	5,464,064	100,931	124,138	159,037	180,097
Edmonton .....	3,045,568	3,973,191	87,455	117,201	136,101	143,500
Lethbridge .....	151,484	177,679	8,587	11,583	14,004	19,062
Medicine Hat .....	50,994	67,404	4,258	6,823	7,406	10,022
Total — 4 centres .....	7,260,019	9,682,338	201,231	259,745	316,548	352,681
<u>British Columbia — Colombie-Britannique</u>						
Vancouver .....	7,802,547	9,618,289	285,982	432,330	279,111	384,075
Victoria .....	905,025	2,854,260	50,436	75,982	47,007	60,866
Total — 2 centres .....	8,707,572	12,472,549	336,418	508,312	326,118	444,941
Total — 50 centres .....	112,238,376	153,149,149	3,549,296	4,954,495	2,089,621	2,771,583

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) — Courant(1)			Savings — Épargne		
	Cheques cashed — Chèques encaissés	Deposits(2) — Dépôts(2)	Turnover — Rotation	Cheques cashed — Chèques encaissés	Deposits — Dépôts	Turnover — Rotation
	\$'000		%	\$'000		%
1971 .....	885,371,891	7,715,954(3)	114.75	34,090,452	22,798,922(3)	1.50
1972 .....	1,028,679,510	9,095,564(3)	113.10	38,253,735	26,201,294(3)	1.46
1973 .....	1,325,656,531	10,214,452(3)	129.78	44,318,965	29,464,452(3)	1.50
1974 .....	1,640,276,213	11,124,141	147.45	58,069,869	38,269,960	1.52
1973 — December — Décembre .....	114,327,997	11,159,376	122.94	3,549,296	33,651,976	1.27
1974 — January — Janvier .....	121,021,060	10,955,781	132.56	3,735,918	34,299,799	1.31
February — Février .....	108,797,118	10,322,129	126.48	3,412,538	35,156,857	1.16
March — Mars .....	124,463,891	10,755,365	138.87	3,758,472	36,086,603	1.25
April — Avril .....	127,855,258	11,317,312	135.57	4,573,630	36,608,318	1.50
May — Mai .....	148,631,083	11,491,390	155.21	6,182,572	36,963,431	2.01
June — Juin .....	132,265,599	11,093,801	143.07	4,932,520	37,717,247	1.57
July — Juillet .....	142,470,053	11,135,715	153.53	4,756,480	38,697,446	1.47
August — Août .....	136,873,072	10,877,197	151.00	4,607,522	39,682,086	1.39
September — Septembre .....	135,209,029	11,615,062	139.69	4,971,962	40,426,196	1.48
October — Octobre .....	151,662,748	11,212,773	162.31	4,880,987	41,430,314	1.41
November — Novembre .....	155,106,570	11,039,768	168.60	7,302,773	41,368,154	2.12
December — Décembre .....	155,920,732	11,673,399	160.28	4,954,495	40,803,074	1.46

(1) As of June 1957, includes cheques cashed against personal chequing accounts. — Au 1<sup>er</sup> juin, 1957, comprend les chèques tirés sur les comptes chèques personnels. (2) Revised to exclude federal government deposits. — Dépôts du gouvernement fédéral exclus. (3) Average deposits for the year. — Moyenne des dépôts de l'année.

Note: Turnover in the monthly section reflects turnover on an annual basis.

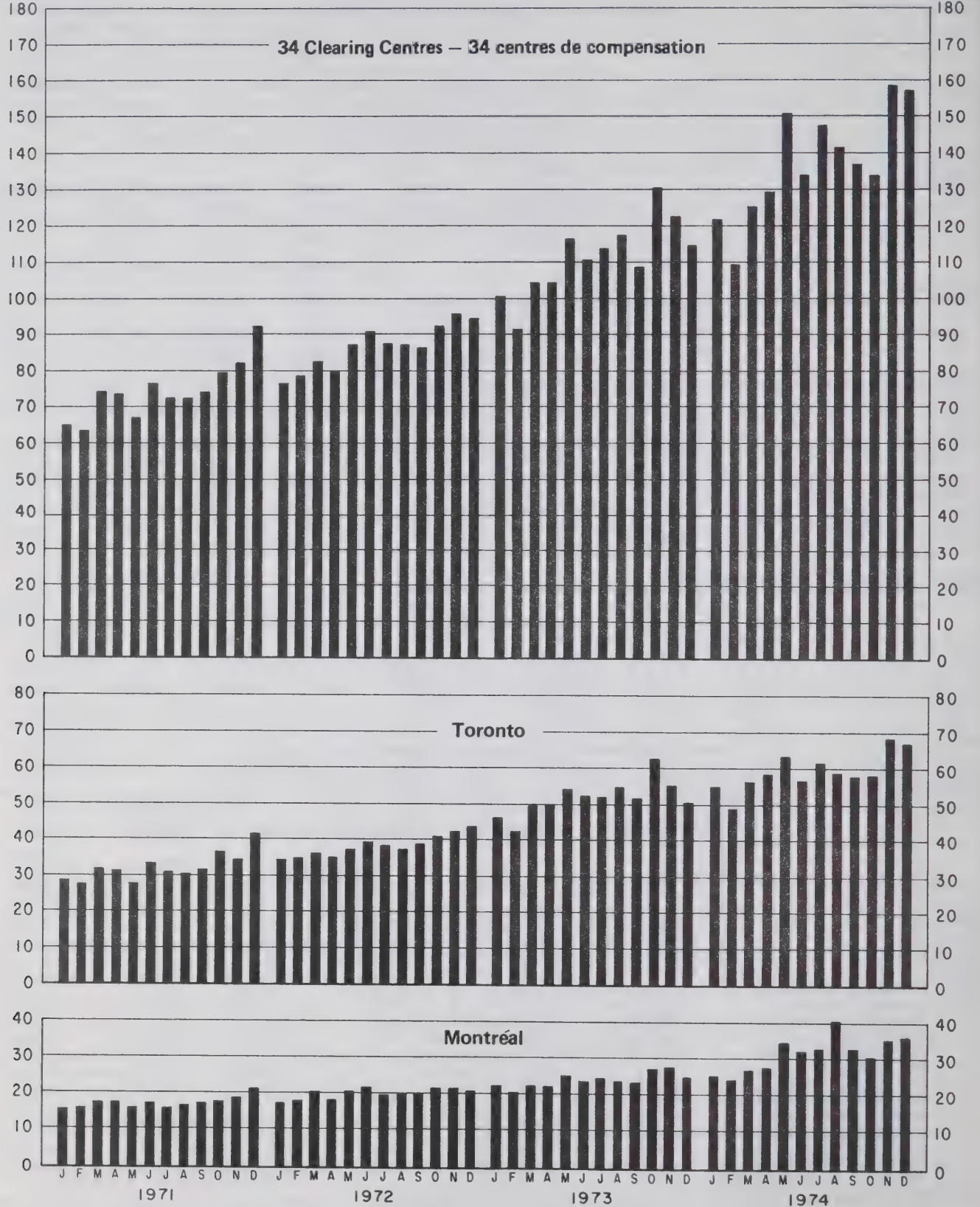
Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.

# Value of Cheques Cashed in Canada

## Valeur des chèques encaissés au Canada

Billions of Dollars  
Milliards de dollars

Billions of Dollars  
Milliards de dollars











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CHEQUES CASHEDCHÈQUES ENCAISSÉS

JANUARY - 1975 - JANVIER

With the advent of centralized data processing, Bank Clearing Houses as they were known have been closed down. The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it would be incorrect to assume that this comparison will remain valid through time. An examination is currently underway in an attempt to establish boundaries that can be more precisely defined.

L'avènement du traitement centralisé des données a fait disparaître les chambres de compensation bancaires dans leur ancienne forme. Les chiffres se rapportant au débit des comptes personnels continuent de rendre compte des données qui correspondent aux anciens centres, mais il serait inexact d'en conclure que cette comparaison sera toujours valable. On étudie actuellement la problématique afin d'essayer de déterminer des limites plus précises.

The value of cheques cashed in the 50 clearing centres in January totalled \$172,999 million, 38.6% above the value for the corresponding month of 1974. Payments in 9 of the 10 provinces rose in the comparison. Debits decreased in Newfoundland by 6.6%, increased in Prince Edward Island by 35.4%, Nova Scotia by 26.5%, New Brunswick by 34.3%, Quebec by 40.5%, Ontario by 36.1%, Manitoba by 49.3%, Saskatchewan by 51.7%, Alberta by 42.2% and British Columbia by 44.1%.

La valeur des chèques encaissés dans 50 centres de compensation en avril s'élevait à \$172,999 millions soit 38.6 % de plus qu'en janvier 1974. Les comparaisons pour le mois de janvier montrent que les versements ont augmenté dans 9 des 10 provinces. Les débits ont accusé une baisse de 6.6 % à Terre-Neuve, et ont augmenté de 35.4 % dans l'Île-du-Prince-Édouard, de 26.5 % en Nouvelle-Écosse, de 34.3 % au Nouveau-Brunswick, de 40.5 % au Québec, de 36.1 % en Ontario, de 49.3 % au Manitoba, de 51.7 % en Saskatchewan, de 42.2 % en Alberta et de 44.1 % en Colombie-Britannique.

The CentresLes centres

Forty-eight of the 50 centres showed a higher value of cheques cashed than in January of 1974. In respect of the major centres, payments increased in Montreal by 34.9%, Toronto by 39.1%, Winnipeg by 49.5% and Vancouver by 32.3%.

Quarante-huit des 50 centres ont enregistré une valeur totale de chèques encaissés supérieure à celle du mois de janvier 1974. Pour ce qui est des grands centres, les versements ont augmenté de 34.9 % à Montréal, de 39.1 % à Toronto, de 49.5 % à Winnipeg et de 32.3 % à Vancouver.

Deposit TurnoverVolumes des transactions

The turnover ratio of current deposits (compiled on an annual basis) was 171.3% compared with 132.5% for January 1974. The turnover ratio of savings accounts was 1.66 compared with the January 1974 ratio of 1.31.

Le taux de transactions sur comptes courants (calculé sur une base annuelle) était de 171.3 % comparativement à 132.5 % en janvier 1974. Le taux de transactions sur comptes d'épargne était de 1.66 comparativement à 1.31 en janvier 1974.

Business Finance Division

Division des finances des entreprises

TABLE 1. Cheques cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	January - Janvier		
	1974	1975	$\frac{1975}{1974}$
	\$'000		%
Newfoundland - Terre-Neuve:			
St. John's .....	843,889	787,758	93.35
Prince Edward Island - Île-du-Prince-Édouard:			
Charlottetown .....	112,379	152,189	135.42
Nova Scotia - Nouvelle-Écosse:			
Glace Bay .....	13,727	14,692	107.03
Halifax .....	1,045,139	1,332,088	127.46
Sydney .....	105,018	126,535	120.48
Total - 3 centres .....	1,163,884	1,473,315	126.58
New Brunswick - Nouveau-Brunswick:			
Fredericton .....	327,917	428,760	130.75
Moncton .....	254,753	351,865	138.12
Saint John .....	380,285	512,412	134.74
Total - 3 centres .....	962,955	1,293,037	134.27
Québec:			
Chicoutimi .....	124,376	173,242	139.29
Drummondville .....	82,260	88,292	107.33
Granby .....	102,951	125,777	122.17
Montréal .....	24,945,573	33,661,418	134.94
Québec .....	4,368,859	7,707,710	176.42
St-Hyacinthe .....	119,649	142,442	119.05
Shawinigan .....	36,015	40,180	111.56
Sherbrooke .....	197,577	237,956	120.44
Trois-Rivières .....	125,590	139,652	111.20
Valleyfield .....	53,147	53,694	101.03
Total - 10 centres .....	30,155,997	42,370,363	140.50
Ontario:			
Brantford .....	239,144	322,575	134.88
Chatham .....	346,184	658,016	190.07
Cornwall .....	109,816	115,454	105.13
Guelph .....	198,278	257,895	130.07
Hamilton .....	2,109,328	2,454,934	116.38
Kingston .....	217,034	258,987	119.33
Kitchener .....	601,873	701,364	116.53
London .....	1,477,773	2,304,089	155.91
Niagara Falls .....	126,922	128,338	101.12
Oshawa .....	1,002,924	1,309,769	130.60
Ottawa .....	2,088,778	2,708,997	129.69
Peterborough .....	151,686	156,264	103.01
St. Catharines .....	281,854	345,159	122.46
Sarnia .....	183,545	264,033	143.85
Sault Ste. Marie .....	912,091	324,770	35.61
Sudbury .....	191,870	226,464	118.03
Thunder Bay .....	250,448	338,867	135.30
Timmins .....	64,577	76,387	118.29
Toronto .....	54,295,634	75,533,913	139.11
Windsor .....	988,661	1,100,778	111.32
Total - 20 centres .....	65,838,420	89,587,053	136.07



TABLE 1. Cheques cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	January - Janvier		
	1974	1975	1975 1974
	\$'000		%
Manitoba:			
Brandon .....	70,624	93,834	132.86
Winnipeg .....	5,814,784	8,694,684	149.53
Total - 2 centres .....	5,885,408	8,788,518	149.33
Saskatchewan:			
Moose Jaw .....	61,834	75,037	121.35
Prince Albert .....	61,121	78,776	128.88
Regina .....	1,719,655	2,788,260	162.14
Saskatoon .....	415,198	483,136	116.36
Total - 4 centres .....	2,257,808	3,425,209	151.71
Alberta:			
Calgary .....	4,545,959	6,626,093	145.75
Edmonton .....	3,339,178	4,624,585	138.49
Lethbridge .....	184,725	233,743	126.53
Medicine Hat .....	62,086	79,444	127.96
Total - 4 centres .....	8,131,948	11,563,865	142.20
British Columbia - Colombie-Britannique:			
Vancouver .....	8,339,565	11,037,643	132.35
Victoria .....	1,064,725	2,519,922	236.67
Total - 2 centres .....	9,404,290	13,557,565	144.16
Total - 50 centres .....	124,756,978	172,998,872	138.66

TABLE 2. Cheques cashed in 34 Clearing Centres, Year-to-date

TABLEAU 2. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years - Années représentatives	Canada	Atlantic Provinces - Provinces de l'Atlantique	Québec	Ontario	Prairie Provinces - Provinces des Prairies	British Columbia - Colombie- Britannique
	thousands of dollars - milliers de dollars					
1924 .....	2,177,587(1)	51,937	616,921	907,190	453,695	147,844
1925 .....	2,230,038	43,433	714,408	899,501	442,998	149,698
1929 .....	4,095,330	66,663	1,527,636	1,658,998(2)	591,636	250,397
1930 .....	3,211,422	60,529	1,055,695	1,339,957	539,595	215,646
1933 .....	1,968,877	38,248	606,986	852,504	353,783(3)	117,356
1935 .....	2,682,051	43,509	781,272	1,289,471	435,391	132,408
1940 .....	2,674,335	63,562	808,906	1,135,585	493,748	172,534
1945 .....	5,069,995	111,196	1,553,035	2,226,044(4)	872,432	307,288
1950 .....	7,307,022	197,111(5)	2,284,057	3,105,448(6)	1,155,839	564,567
1953 .....	11,739,077	302,539	3,218,900	5,334,720	1,920,500	962,418
1955 .....	12,452,938	323,344	3,751,023	5,608,172	1,795,200	975,199
1960 .....	20,397,897	421,135	6,033,848	9,749,568	2,897,683	1,295,663
1965 .....	36,167,160	695,960	10,759,890	17,431,112	5,081,297	2,198,901
1966 .....	40,047,321	908,825	12,209,565	18,428,593	5,737,178	2,763,160
1967 .....	48,256,097	1,106,420	15,145,995	22,040,053	6,731,190	3,232,439
1968 .....	51,420,265	1,098,618	14,911,301	24,364,021	7,404,804	3,641,521
1969 .....	55,806,654	1,284,984	15,590,440	27,038,440	7,639,251	4,253,539
1970 .....	59,451,990	1,485,874	14,594,210	30,633,746(7)	8,228,152	4,510,008
1971 .....	61,869,437	1,275,745	16,596,661	32,415,293	7,435,698	4,146,040
1972 .....	76,579,280	1,778,728	19,314,623	41,017,338	9,238,426	5,230,165
1973 .....	100,664,563	1,992,303	25,334,542	54,064,592	12,077,032	7,196,094
1974 .....	121,125,355	2,524,066	29,512,009	63,409,826	16,275,164	9,404,290
1975 .....	169,250,213	2,984,123	41,607,084	87,323,849	23,777,592	13,557,565

(1) Original 31 centres. - À l'origine, 31 centres. (2) Includes Sarnia as of January 1926 and Sudbury as of September 1929. - Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929. (3) Weyburn branches absorbed by Imperial Bank, May 1931. - Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931. (4) St. Catharines data added as of May 1941. - Données sur St. Catharines ajoutées à partir de mai 1941. (5) St. John's, Newfoundland, data added as of April 1949. - Données sur St. John's, Terre-Neuve, à partir d'avril 1949. (6) Cornwall data added as of May 1950. - Données sur Cornwall à partir de mai 1950. (7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure. - En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William. † Revised figures. - Nombres rectifiés.

TABLE 3. Cheques cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	January - Janvier					
	Current — Courant		Savings — Épargne		Personal chequing — Chèques personnels	
	1974	1975	1974	1975	1974	1975
	thousands of dollars — milliers de dollars					
Newfoundland — Terre-Neuve:						
St. John's .....	785,183	719,426	39,940	46,173	18,766	22,159
Prince Edward Island — Île-du-Prince-Édouard:						
Charlottetown .....	98,482	138,153	7,141	6,719	6,756	7,317
Nova Scotia — Nouvelle-Écosse:						
Glace Bay .....	11,571	11,903	1,246	1,603	910	1,186
Halifax .....	970,593	1,237,050	38,041	41,893	36,505	53,145
Sydney .....	95,966	114,415	4,463	5,982	4,589	6,138
Total — 3 centres .....	1,078,130	1,363,368	43,750	49,478	42,004	60,469
New Brunswick — Nouveau-Brunswick:						
Fredericton .....	306,245	404,686	12,865	13,071	8,807	11,003
Moncton .....	235,062	326,684	8,999	11,399	10,692	13,782
Saint John .....	352,086	481,237	16,803	16,784	11,396	14,391
Total — 3 centres .....	893,393	1,212,607	38,667	41,254	30,895	39,176
Québec:						
Chicoutimi .....	114,623	159,053	6,061	9,685	3,692	4,504
Drummondville .....	76,345	81,318	4,837	5,640	1,078	1,334
Granby .....	94,081	116,893	6,820	6,361	2,050	2,523
Montréal .....	23,822,960	32,093,875	853,939	1,272,871	268,674	294,672
Québec .....	4,222,271	7,575,743	121,833	104,387	24,755	27,580
St-Hyacinthe .....	108,402	128,828	9,815	11,415	1,432	2,199
Shawinigan .....	31,975	34,992	3,064	3,819	976	1,369
Sherbrooke .....	178,258	208,042	12,895	21,810	6,424	8,104
Trois-Rivières .....	114,758	123,891	7,927	12,027	2,905	3,734
Valleyfield .....	48,153	47,444	3,928	4,728	1,066	1,522
Total — 10 centres .....	28,811,826	40,570,079	1,031,119	1,452,743	313,052	347,541
Ontario:						
Brantford .....	215,268	292,790	14,418	18,112	9,458	11,673
Chatham .....	327,047	630,884	11,489	16,220	7,648	10,912
Cornwall .....	99,647	100,678	6,157	8,445	4,012	6,331
Guelph .....	173,335	226,028	14,523	19,152	10,420	12,715
Hamilton .....	1,923,221	2,231,008	112,645	137,851	73,462	86,075
Kingston .....	170,135	201,024	27,423	34,978	19,476	22,985
Kitchener .....	550,914	628,487	26,622	37,037	24,337	35,840
London .....	1,379,743	2,182,175	51,353	65,853	46,677	56,061
Niagara Falls .....	110,885	108,107	10,016	12,567	6,021	7,664
Oshawa .....	967,478	1,265,273	22,021	28,391	13,425	16,105
Ottawa .....	1,857,477	2,420,451	124,409	161,295	106,892	127,251
Peterborough .....	127,852	126,466	13,778	16,593	10,056	13,205
St. Catharines .....	244,972	299,804	21,134	27,869	15,748	17,486
Sarnia .....	160,663	232,498	12,809	18,198	10,073	13,337
Sault Ste. Marie .....	890,751	298,176	12,466	15,733	8,874	10,861
Sudbury .....	158,933	183,736	21,149	27,451	11,788	15,277
Thunder Bay .....	215,917	291,686	19,052	27,710	15,479	19,471
Timmins .....	55,762	65,013	5,671	7,266	3,144	4,108
Toronto .....	52,509,690	72,527,841	1,241,846	2,321,952	544,098	684,120
Windsor .....	910,733	998,723	50,824	70,072	27,104	31,983
Total — 20 centres .....	63,050,423	85,310,848	1,819,805	3,072,745	968,192	1,203,460

TABLE 3. Cheques cashed by Type of Account -- Concluded

TABLEAU 3. Chèques tirés par type de compte -- fin

	January - Janvier					
	Current - Courant		Savings - Épargne		Personal chequing - Chèques personnels	
	1974	1975	1974	1975	1974	1975
	thousands of dollars - milliers de dollars					
Manitoba:						
Brandon .....	57,670	73,386	6,240	10,301	6,714	10,147
Winnipeg .....	5,614,679	8,448,992	105,938	136,077	94,167	109,615
Total - 2 centres .....	5,672,349	8,522,378	112,178	146,378	100,881	119,762
Saskatchewan:						
Moose Jaw .....	48,036	51,304	7,072	11,622	6,726	12,111
Prince Albert .....	53,164	67,259	3,421	5,108	4,536	6,409
Regina .....	1,661,961	2,702,669	30,206	44,252	27,488	41,339
Saskatoon .....	368,779	410,902	20,679	28,397	25,740	43,837
Total - 4 centres .....	2,131,940	3,232,134	61,378	89,379	64,490	103,696
Alberta:						
Calgary .....	4,300,306	6,306,377	103,700	133,079	141,953	186,637
Edmonton .....	3,080,160	4,304,776	117,866	169,692	141,152	150,117
Lethbridge .....	161,149	197,244	9,355	14,081	14,221	22,418
Medicine Hat .....	50,275	59,685	4,606	8,301	7,205	11,458
Total - 4 centres .....	7,591,890	10,868,082	235,527	325,153	304,531	370,630
British Columbia - Colombie-Britannique:						
Vancouver .....	7,741,516	10,231,285	293,474	445,395	304,575	360,963
Victoria .....	961,561	2,378,709	52,939	81,250	50,225	59,963
Total - 2 centres .....	8,703,077	12,609,994	346,413	526,645	354,800	420,926
Total - 50 centres .....	118,816,693	164,547,069	3,735,918	5,756,667	2,204,367	2,695,136

TABLE 4. Cheques cashed Against Current and Savings Accounts

TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) - Courant(1)			Savings - Épargne		
	Cheques cashed - Chèques encaissés	Deposits(2) - Dépôts(2)	Turnover - Rotation	Cheques cashed - Chèques	Deposits - Dépôts	Turnover - Rotation
	\$'000		%	\$'000		%
1971 .....	885,371,891	7,715,954(3)	114.75	34,090,452	22,798,922(3)	1.50
1972 .....	1,028,679,510	9,095,564(3)	113.10	38,253,735	26,201,294(3)	1.46
1973 .....	1,325,656,531	10,214,452(3)	129.78	44,318,965	29,464,452(3)	1.50
1974 .....	1,640,276,213	11,124,141(3)	147.45	58,069,869	38,269,960(3)	1.52
1974 - January - Janvier .....	121,021,060	10,955,781	132.56	3,735,918	34,299,799	1.31
February - Février .....	108,797,118	10,322,129	126.48	3,412,538	35,156,857	1.16
March - Mars .....	124,463,891	10,755,365	138.87	3,758,472	36,086,603	1.25
April - Avril .....	127,855,258	11,317,312	135.57	4,573,630	36,608,318	1.50
May - Mai .....	148,631,083	11,491,390	155.21	6,182,572	36,963,431	2.01
June - Juin .....	132,265,599	11,093,801	143.07	4,932,520	37,717,247	1.57
July - Juillet .....	142,470,053	11,135,715	153.53	4,756,480	38,697,446	1.47
August - Août .....	136,873,072	10,877,197	151.00	4,607,522	39,682,086	1.39
September - Septembre ...	135,209,029	11,615,062	139.69	4,971,962	40,426,196	1.48
October - Octobre .....	151,662,748	11,212,773	162.31	4,880,987	41,430,314	1.41
November - Novembre .....	155,106,570	11,039,768	168.60	7,302,773	41,368,154	2.12
December - Décembre .....	155,920,732	11,673,399	160.28	4,954,495	40,803,074	1.46
1975 - January - Janvier .....	167,242,205	11,713,457	171.33	5,756,667	41,667,845	1.66

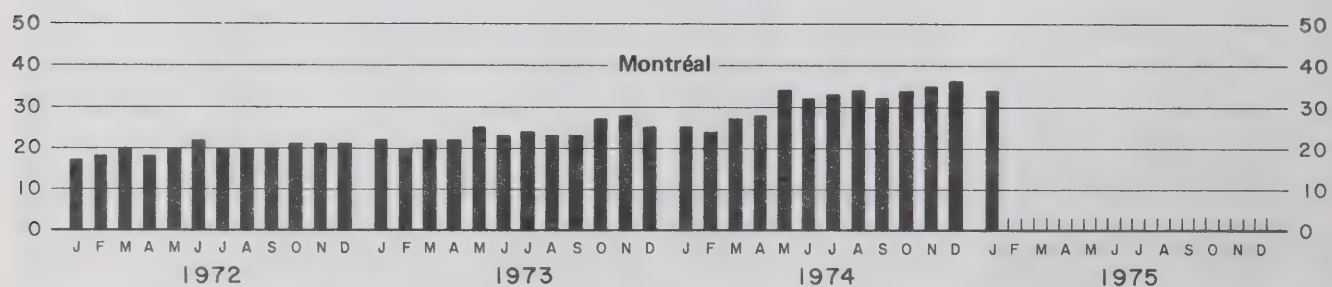
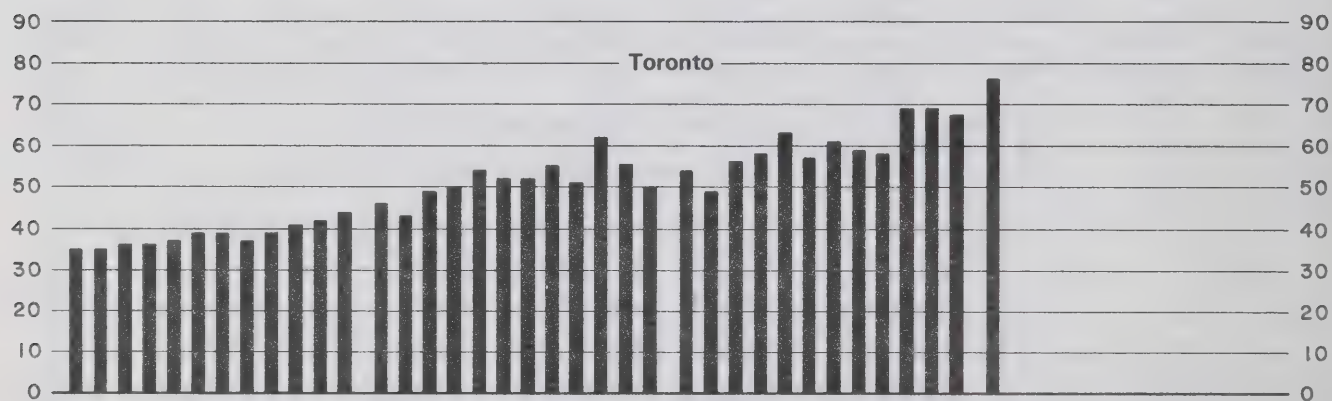
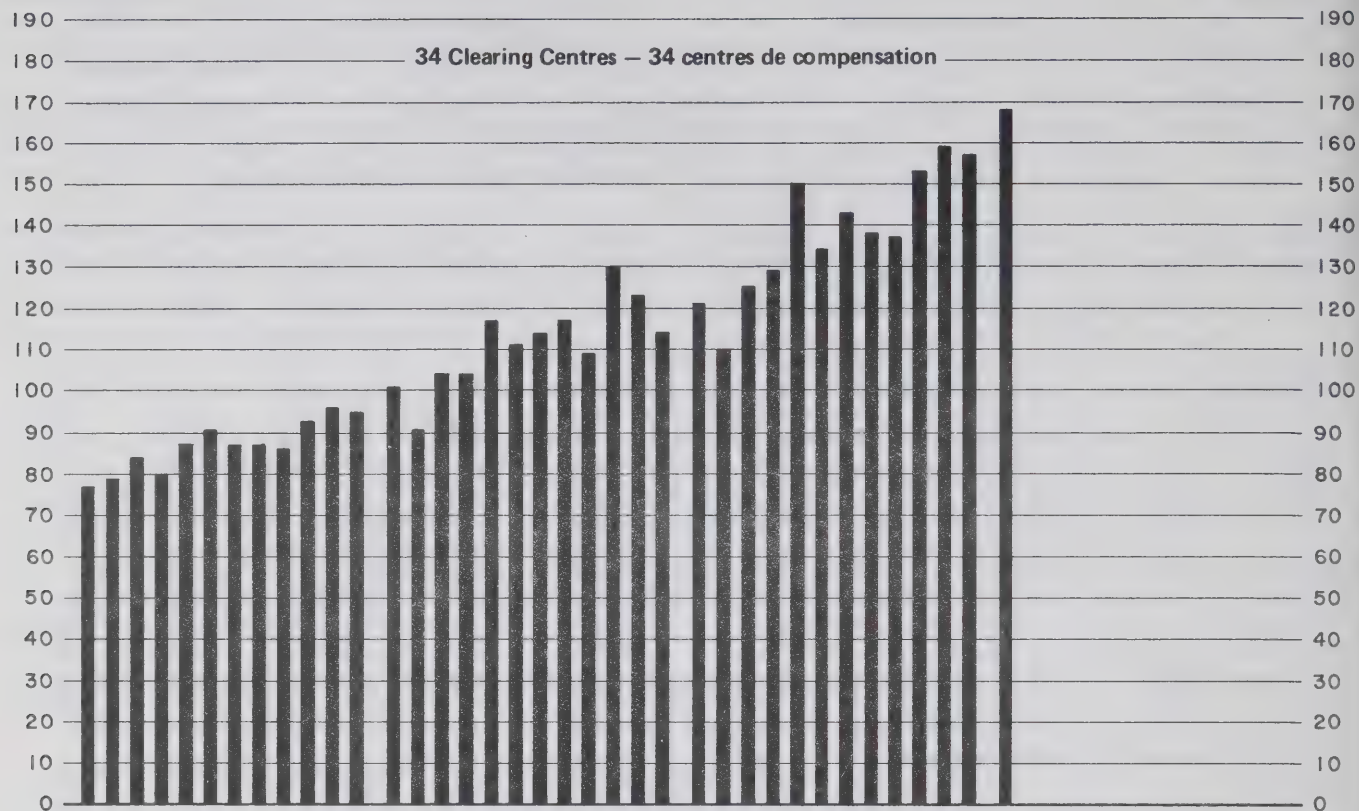
(1) As of June 1957, includes cheques cashed against personal chequing accounts. - Au 1<sup>er</sup> juin, 1957, comprend les chèques tirés sur les comptes chèques personnels. (2) Revised to exclude federal government deposits. - Dépôts du gouvernement fédéral exclus. (3) Average deposits for the year. - Moyenne des dépôts de l'année.  
 Note: Turnover in the monthly section reflects turnover on an annual basis.  
 Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.



# Value of Cheques Cashed in Canada Valeur des chèques encaissés au Canada

Billions of dollars  
Milliards de dollars

Billions of dollars  
Milliards de dollars





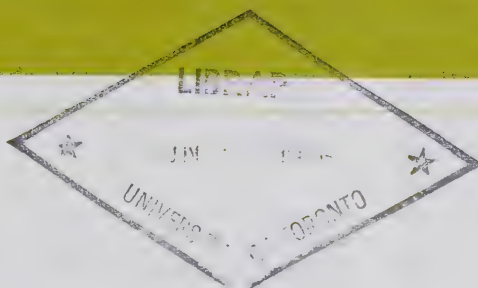






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CHEQUES CASHEDCHÈQUES ENCAISSÉS

FEBRUARY - 1975 - FÉVRIER

With the advent of centralized data processing, Bank Clearing Houses as they were known have been closed down. The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it would be incorrect to assume that this comparison will remain valid through time. An examination is currently underway in an attempt to establish boundaries that can be more precisely defined.

The value of cheques cashed in the 50 clearing centres in February totalled \$151,873 million, 35.3% above the value for the corresponding month of 1974. Payments in all of the 10 provinces rose in the comparison. Debits increased in Newfoundland by 8.2%, Prince Edward Island by 27.6%, Nova Scotia by 34.6%, New Brunswick by 50.2%, Québec by 37.3%, Ontario by 33.6%, Manitoba by 41.2%, Saskatchewan by 40.2%, Alberta by 41.6% and British Columbia by 35.3%.

The Centres

Forty-eight of the fifty centres showed a higher value of cheques cashed than in February of 1974. In respect of the major centres, payments increased in Montreal by 37.9%, Toronto by 37.6%, Winnipeg by 41.3% and Vancouver by 28.5%.

Deposit Turnover

The turnover ratio of current deposits (compiled on an annual basis) was 151.21% compared with 126.48% for February 1974. The turnover ratio of savings accounts was 1.40 compared with the February 1974 ratio of 1.16.

Business Finance Division

L'avènement du traitement centralisé des données a fait disparaître les chambres de compensation bancaires dans leur ancienne forme. Les chiffres se rapportant au débit des comptes personnels continuent de rendre compte des données qui correspondent aux anciens centres, mais il serait inexact d'en conclure que cette comparaison sera toujours valable. On étudie actuellement le problème afin d'essayer de déterminer des limites plus précises.

La valeur des chèques encaissés dans 50 centres de compensation en avril s'élevait à \$151,873 millions soit 35.3 % de plus qu'en février 1974. Les comparaisons pour le mois de février montrent que les versements ont augmenté dans les 10 provinces. Les débits ont augmenté de 8.2 % à Terre-Neuve, de 27.6 % dans l'Île-du-Prince-Édouard, de 34.6 % en Nouvelle-Écosse, de 50.2 % au Nouveau-Brunswick, de 37.3 % au Québec, de 33.6 % en Ontario, de 41.2 % au Manitoba, de 40.2 % en Saskatchewan, de 41.6 % en Alberta et de 35.3 % en Colombie-Britannique.

Les centres

Quarante-huit des cinquante centres ont enregistré une valeur totale de chèques encaissés supérieure à celle du mois de février 1974. Pour ce qui est des grands centres, les versements ont augmenté de 37.9 % à Montréal, de 37.6 % à Toronto, de 41.3 % à Winnipeg et de 28.5 % à Vancouver.

Volumes des transactions

Le taux de transactions sur comptes courants (calculé sur une base annuelle) était de 151.21 % comparativement à 126.48 % en février 1974. Le taux de transactions sur comptes d'épargne était de 1.40 comparativement à 1.16 en février 1974.

Division des finances des entreprises

TABLE 1. Cheques Cashed Against Individual Accounts

TABEAU 1. Chèques tirés sur les comptes individuels

	February - Février			First two months - Deux premiers mois		
	1974	1975	$\frac{1975}{1974}$	1974	1975	$\frac{1975}{1974}$
	\$'000		%	\$'000		%
<u>Newfoundland - Terre-Neuve</u>						
St. John's .....	654,056	707,817	108.22	1,497,935	1,495,575	99.84
<u>Prince Edward Island - Île-du-Prince-Édouard</u>						
Charlottetown .....	101,578	129,607	127.59	213,957	281,796	131.71
<u>Nova Scotia - Nouvelle-Écosse</u>						
Glace Bay .....	11,130	14,204	127.62	24,857	28,896	116.25
Halifax .....	908,873	1,234,131	135.78	1,954,012	2,566,219	131.33
Sydney .....	100,171	125,118	124.90	205,189	251,653	122.64
Total - 3 centres .....	1,020,174	1,373,453	134.63	2,184,058	2,846,768	130.34
<u>New Brunswick - Nouveau-Brunswick</u>						
Fredericton .....	209,608	348,005	166.03	537,525	776,765	144.51
Moncton .....	211,610	316,071	149.36	466,363	667,936	143.22
Saint John .....	319,652	449,009	140.47	699,937	961,421	137.36
Total - 3 centres .....	740,870	1,113,085	150.24	1,703,825	2,406,122	141.22
<u>Québec</u>						
Chicoutimi .....	100,411	167,673	166.98	224,787	340,915	151.66
Drummondville .....	69,984	81,978	116.88	152,244	170,270	111.84
Granby .....	88,887	111,654	125.61	191,838	237,431	123.76
Montréal .....	24,028,022	33,134,020	137.89	48,973,595	66,795,438	136.38
Québec .....	3,513,994	4,770,040	135.74	7,882,853	12,477,750	158.28
St-Hyacinthe .....	112,594	130,344	115.76	232,243	272,786	117.46
Shawinigan .....	29,972	42,084	140.41	65,987	82,264	124.66
Sherbrooke .....	184,432	213,209	115.60	382,009	451,165	118.10
Trois-Rivières .....	113,237	140,885	124.41	238,827	280,537	117.46
Valleyfield .....	44,598	51,973	116.53	97,745	105,667	108.10
Total - 10 centres .....	28,286,131	38,843,860	137.32	58,442,128	81,214,223	145.43
<u>Ontario</u>						
Brantford .....	201,239	246,352	122.42	440,383	568,927	129.19
Chatham .....	285,972	439,610	153.72	632,156	1,097,626	173.63
Cornwall .....	96,406	99,339	103.04	206,222	214,793	104.16
Guelph .....	163,416	192,967	118.08	361,694	450,862	124.65
Hamilton .....	2,000,816	2,256,751	112.79	4,110,144	4,711,685	114.63
Kingston .....	173,309	203,193	117.24	390,343	462,180	118.41
Kitchener .....	480,894	561,967	116.86	1,082,767	1,263,331	116.67
London .....	1,393,476	1,773,709	127.28	2,871,249	4,077,798	142.02
Niagara Falls .....	114,418	90,197	78.83	241,340	218,535	90.55
Oshawa .....	812,865	850,821	104.67	1,815,789	2,160,590	118.99
Ottawa .....	1,956,687	2,229,089	113.92	4,045,465	4,938,086	122.06
Peterborough .....	129,608	139,003	107.25	281,294	295,267	104.97
St. Catharines .....	228,020	299,268	131.25	509,874	644,427	126.39
Sarnia .....	152,914	194,273	127.05	336,459	458,306	136.21
Sault Ste. Marie .....	404,186	283,131	70.05	1,316,277	607,901	46.18
Sudbury .....	166,200	205,664	123.74	358,070	432,128	120.68
Thunder Bay .....	218,499	268,693	122.97	468,947	607,560	129.55
Timmins .....	56,231	84,989	151.14	120,808	161,376	133.58
Toronto .....	49,035,307	67,463,922	137.58	103,330,941	142,997,835	138.39
Windsor .....	1,005,537	1,050,668	104.49	1,994,198	2,151,446	107.88
Total - 20 centres .....	59,076,000	78,933,606	133.61	124,914,420	168,520,659	134.91



TABLE 1. Cheques Cashed Against Individual Accounts — Concluded

TABEAU 1. Chèques tirés sur les comptes individuels — fin

	February — Février			First two months — Deux premiers mois		
	1974	1975	$\frac{1975}{1974}$	1974	1975	$\frac{1975}{1974}$
	\$'000		%	\$'000		%
<b>Manitoba</b>						
Brandon .....	59,932	76,472	127.60	130,556	170,306	130.44
Winnipeg .....	4,749,554	6,710,965	141.29	10,564,338	15,405,649	145.82
Total — 2 centres .....	4,809,486	6,787,437	141.26	10,694,894	15,575,955	145.64
<b>Saskatchewan</b>						
Moose Jaw .....	40,769	58,391	143.22	102,603	133,428	130.04
Prince Albert .....	54,563	57,721	105.78	115,684	136,497	117.99
Regina .....	970,329	1,491,377	153.70	2,689,984	4,279,637	159.09
Saskatoon .....	369,192	403,429	109.27	784,390	886,565	113.02
Total — 4 centres .....	1,434,853	2,010,918	140.15	3,692,661	5,436,127	147.21
<b>Alberta</b>						
Calgary .....	4,021,385	6,050,837	150.46	8,567,344	12,676,930	147.97
Edmonton .....	2,901,849	3,782,800	130.36	6,241,027	8,407,385	134.71
Lethbridge .....	154,572	195,175	126.26	339,297	428,918	126.41
Medicine Hat .....	53,686	65,660	122.30	115,772	145,104	125.33
Total — 4 centres .....	7,131,492	10,094,472	141.55	15,263,440	21,658,337	141.89
<b>British Columbia — Colombie-Britannique</b>						
Vancouver .....	7,846,524	10,079,780	128.45	16,186,089	21,117,423	130.46
Victoria .....	1,108,502	1,799,402	162.33	2,173,227	4,319,324	198.75
Total — 2 centres .....	8,955,026	11,879,182	132.65	18,359,316	25,436,747	138.55
Total — 50 centres .....	112,209,656	151,873,437	135.35	236,966,634	324,872,309	137.09

TABLE 2. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABEAU 2. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years — Années représentatives	Canada	Atlantic Provinces — Provinces de l'Atlantique	Québec	Ontario	Prairie Provinces — Provinces des Prairies	British Columbia — Colombie- Britannique
	thousands of dollars — milliers de dollars					
1924 .....	4,364,591(1)	98,504	1,300,536	1,804,687	881,589	279,275
1925 .....	4,145,081	82,147	1,309,692	1,643,713	825,918	283,611
1929 .....	7,522,611	124,623	2,714,749	3,126,617	1,070,759	485,863
1930 .....	6,026,446	111,977	1,997,250	2,500,398(2)	1,011,754	405,067
1933 .....	3,799,154	72,745	1,168,967	1,715,542	620,706(3)	221,194
1935 .....	4,771,092	80,368	1,353,896	2,352,986	733,293	250,549
1940 .....	5,629,552	138,843	1,756,871	2,451,499	919,825	362,514
1945 .....	9,503,506	210,458	2,864,454	4,274,664(4)	1,556,769	597,161
1950 .....	13,306,823	360,086(5)	4,029,045	5,625,119(6)	2,182,304	1,110,269
1953 .....	22,011,610	654,948	6,038,837	10,098,713	3,476,346	1,742,764
1955 .....	23,886,782	625,776	7,209,446	10,840,423	3,386,597	1,824,540
1960 .....	41,827,091	825,101	12,361,800	20,389,798	5,554,173	2,696,218
1965 .....	71,304,118	1,376,674	21,767,899	33,890,732	9,677,447	4,561,366
1966 .....	78,575,762	1,783,595	24,698,053	35,736,097	10,863,140	5,494,877
1967 .....	91,848,522	2,121,593	29,899,273	40,863,471	12,790,558	6,173,627
1968 .....	96,977,886	2,209,013	28,116,919	46,057,179	13,796,638	6,798,137
1969 .....	107,568,444	2,515,128	30,671,606	52,295,791	13,787,599	8,298,320
1970 .....	116,019,994	2,864,084	29,471,928	59,341,212(7)	15,691,445	8,651,325
1971 .....	128,473,684	2,717,979	34,967,820	66,742,031	15,166,931	8,878,923
1972 .....	155,110,495	3,375,169	39,747,014	82,244,090	18,408,361	11,149,657
1973 .....	191,822,933 <sup>r</sup>	3,749,514	48,388,392	103,692,333	21,933,067	14,119,627
1974 .....	230,694,138	4,618,247	57,238,457	120,827,123	29,650,995	18,359,316
1975 .....	318,146,360	5,691,151	79,724,353	164,623,690	42,670,419	25,436,747

(1) Original 31 centres. — À l'origine, 31 centres. (2) Includes Sarnia as of January 1926 and Sudbury as of September 1929. — Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929. (3) Weyburn branches absorbed by Imperial Bank, May 1931. — Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931. (4) St. Catharines data added as of May 1941. — Données sur St. Catharines ajoutées à partir de mai 1941. (5) St. John's, Newfoundland, data added as of April 1949. — Données sur St. John's, Terre-Neuve, à partir d'avril 1949. (6) Cornwall data added as of May 1950. — Données sur Cornwall à partir de mai 1950. (7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay Clearing Centre. To preserve the continuity of the original 34 centres, the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure. — En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay par arriver aux chiffres de Fort William. <sup>r</sup> Revised figures. — Nombres rectifiés.



TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	February - Février					
	Current - Courant		Savings - Épargne		Personal chequing - Chèques personnels	
	1974	1975	1974	1975	1974	1975
thousands of dollars - milliers de dollars						
<u>Newfoundland - Terre-Neuve</u>						
St. John's .....	607,059	642,514	30,168	45,317	16,819	19,986
<u>Prince Edward Island - Île-du-Prince-Édouard</u>						
Charlottetown .....	91,529	117,486	4,623	5,787	5,426	6,334
<u>Nova Scotia - Nouvelle-Écosse</u>						
Glace Bay .....	9,146	11,631	1,201	1,434	783	1,139
Halifax .....	843,870	1,148,626	31,225	37,828	33,778	47,677
Sydney .....	91,950	104,877	4,151	5,063	4,070	15,178
Total - 3 centres .....	944,966	1,265,134	36,577	44,325	38,631	63,994
<u>New Brunswick - Nouveau-Brunswick</u>						
Fredericton .....	193,144	326,497	9,288	12,004	7,176	9,504
Moncton .....	193,068	292,837	9,053	11,163	9,489	12,071
Saint John .....	294,522	418,631	14,320	17,046	10,810	13,332
Total - 3 centres .....	680,374	1,037,965	32,661	40,213	27,475	34,907
<u>Québec</u>						
Chicoutimi .....	91,311	155,051	5,776	8,163	3,324	4,459
Drummondville .....	64,702	75,444	4,332	4,963	950	1,571
Granby .....	83,155	102,251	3,767	7,109	1,965	2,294
Montréal .....	22,996,145	31,433,057	808,356	1,397,741	223,521	303,222
Québec .....	3,376,814	4,585,055	117,953	159,765	19,227	25,220
St-Hyacinthe .....	101,129	116,132	10,064	12,049	1,401	2,163
Shawinigan .....	26,211	37,530	2,707	3,278	1,054	1,276
Sherbrooke .....	166,330	176,076	12,539	29,859	5,563	7,274
Trois-Rivières .....	103,686	126,990	6,690	9,523	2,861	4,372
Valleyfield .....	40,343	45,746	3,207	4,817	1,048	1,410
Total - 10 centres .....	27,049,826	36,853,332	975,391	1,637,267	260,914	353,261
<u>Ontario</u>						
Brantford .....	180,455	219,128	12,099	15,432	8,685	11,792
Chatham .....	270,072	417,373	9,406	13,000	6,494	9,237
Cornwall .....	85,584	87,084	6,700	7,062	4,122	5,193
Guelph .....	142,505	166,013	11,865	16,210	9,046	10,744
Hamilton .....	1,827,097	2,052,269	103,212	128,450	70,507	76,032
Kingston .....	133,893	154,022	23,028	27,806	16,388	21,365
Kitchener .....	432,293	503,958	26,289	30,026	22,312	27,983
London .....	1,301,305	1,663,609	48,265	59,373	43,906	50,727
Niagara Falls .....	99,001	73,017	10,036	10,543	5,381	6,637
Oshawa .....	776,332	811,182	18,879	24,313	17,654	15,326
Ottawa .....	1,724,235	1,954,342	120,136	153,436	112,316	121,311
Peterborough .....	106,249	110,305	11,982	13,804	11,377	14,894
St. Catharines .....	194,476	258,914	20,247	24,994	13,297	15,360
Sarnia .....	133,498	165,647	10,375	16,574	9,041	12,052
Sault Ste. Marie .....	384,562	258,877	11,690	14,594	7,934	9,660
Sudbury .....	136,342	165,992	19,088	25,080	10,770	14,592
Thunder Bay .....	185,377	217,908	18,303	32,696	14,819	18,089
Timmins .....	48,887	73,763	4,660	7,223	2,684	4,003
Toronto .....	47,407,291	65,268,220	1,104,866	1,500,083	523,150	695,619
Windsor .....	934,773	960,709	45,956	60,518	24,808	29,441
Total - 20 centres .....	56,504,227	75,582,332	1,637,082	2,181,208	934,691	1,170,057

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	February - Février					
	Current - Courant		Savings - Épargne		Personal chequing - Chèques personnels	
	1974	1975	1974	1975	1974	1975
	thousands of dollars - milliers de dollars					
<u>Manitoba</u>						
Brandon .....	48,497	59,877	5,341	8,232	6,094	8,363
Winnipeg .....	4,564,919	6,466,909	93,120	131,988	91,515	112,068
Total - 2 centres .....	4,613,416	6,526,786	98,461	140,220	97,609	120,431
<u>Saskatchewan</u>						
Moose Jaw .....	30,488	42,045	4,972	8,707	5,309	7,639
Prince Albert .....	47,321	47,382	3,231	3,781	4,011	6,558
Regina .....	920,927	1,421,000	24,208	34,421	25,194	35,956
Saskatoon .....	329,010	349,930	19,190	23,985	20,992	29,514
Total - 4 centres .....	1,327,746	1,860,357	51,601	70,894	55,506	79,667
<u>Alberta</u>						
Calgary .....	3,798,136	5,777,361	91,262	115,450	131,987	158,026
Edmonton .....	2,662,380	3,530,541	102,086	115,022	137,383	137,237
Lethbridge .....	133,314	164,057	8,208	12,327	13,050	18,791
Medicine Hat .....	42,213	50,758	5,562	5,810	5,911	9,092
Total - 4 centres .....	6,636,043	9,522,717	207,118	248,609	288,311	323,146
<u>British Columbia - Colombie-Britannique</u>						
Vancouver .....	7,224,902	9,246,363	288,122	471,745	333,500	361,672
Victoria .....	1,009,975	1,665,983	50,734	70,252	47,793	63,167
Total - 2 centres .....	8,234,877	10,912,346	338,856	541,997	381,293	424,839
Total - 50 centres .....	106,690,423	144,320,969	3,412,538	4,955,846	2,106,695	2,596,622

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) - Courant(1)			Savings - Épargne		
	Cheques cashed - Chèques encaissés	Deposits(2) - Dépôts(2)	Turnover - Rotation	Cheques cashed - Chèques encaissés	Deposits - Dépôts	Turnover - Rotation
	\$'000		%	\$'000		%
1971 .....	885,371,891	7,715,954(3)	114.75	34,090,452	22,798,922(3)	1.50
1972 .....	1,028,679,510	9,095,564(3)	113.10	38,253,735	26,201,294(3)	1.46
1973 .....	1,325,656,531	10,214,452(3)	129.78	44,318,965	29,464,452(3)	1.50
1974 .....	1,640,276,213	11,124,141(3)	147.45	58,069,869	38,269,960(3)	1.52
1974 - February - Février .....	108,797,118	10,322,129	126.48	3,412,538	35,156,857	1.16
March - Mars .....	124,463,891	10,755,365	138.87	3,758,472	36,086,603	1.25
April - Avril .....	127,855,258	11,317,312	135.57	4,573,630	36,608,318	1.50
May - Mai .....	148,631,083	11,491,390	155.21	6,182,572	36,963,431	2.01
June - Juin .....	132,265,599	11,093,801	143.07	4,932,520	37,717,247	1.57
July - Juillet .....	142,470,053	11,135,715	153.53	4,756,480	38,697,446	1.47
August - Août .....	136,873,072	10,877,197	151.00	4,607,522	39,682,086	1.39
September - Septembre .....	135,209,029	11,615,062	139.69	4,971,962	40,426,196	1.48
October - Octobre .....	151,662,748	11,212,773	162.31	4,880,987	41,430,314	1.41
November - Novembre .....	155,106,570	11,039,768	168.60	7,302,773	41,368,154	2.12
December - Décembre .....	155,920,732	11,673,399	160.28	4,954,495	40,803,074	1.46
1975 - January - Janvier .....	167,242,205	11,713,457	171.33	5,756,667	41,667,845	1.66
February - Février .....	146,917,591	11,659,449	151.21	4,955,846	42,367,615	1.40

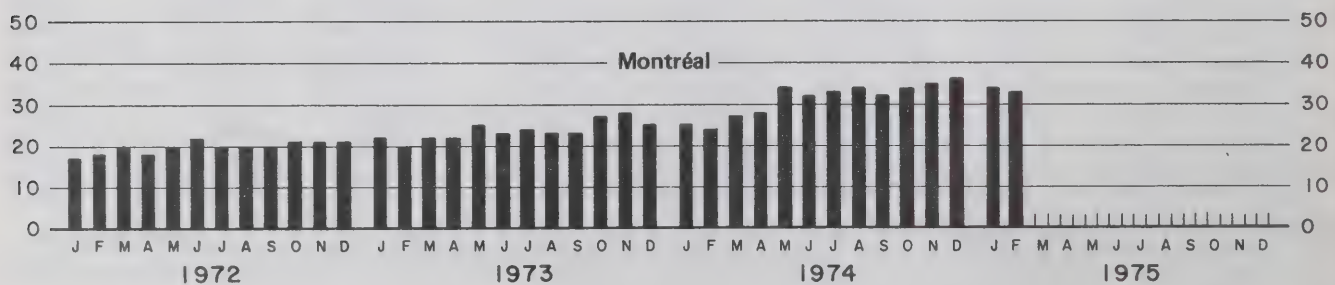
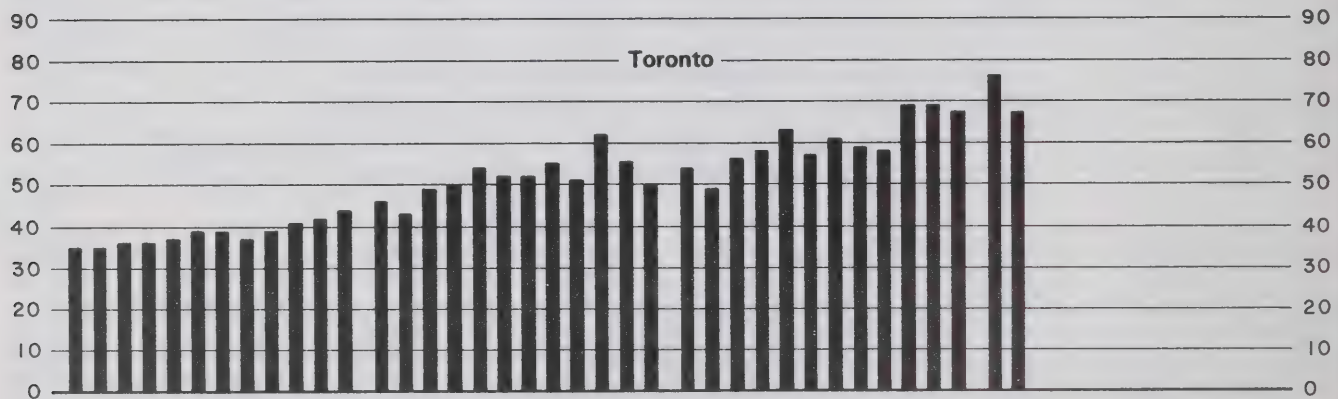
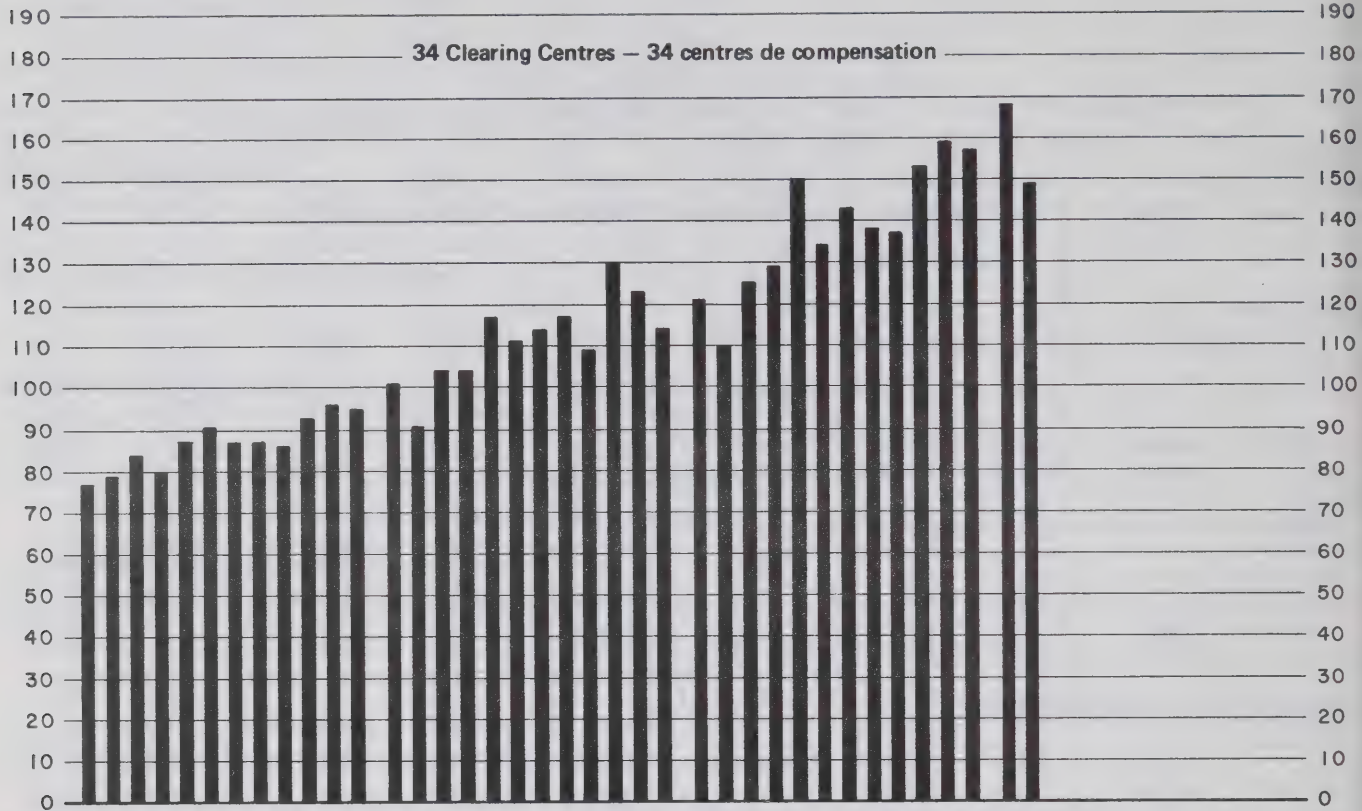
(1) As of June 1957, includes cheques cashed against personal chequing accounts. - Au 1<sup>er</sup> juin, 1957, comprend les chèques tirés sur les comptes chèques personnels. (2) Revised to exclude federal government deposits. - Dépôts du gouvernement fédéral exclus. (3) Average deposits for the year. - Moyenne des dépôts de l'année.

Note: Turnover in the monthly section reflects turnover on an annual basis.  
Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.

# Value of Cheques Cashed in Canada Valeur des chèques encaissés au Canada

Billions of dollars  
Milliards de dollars

Billions of dollars  
Milliards de dollars











# Statistics Canada Statistique Canada

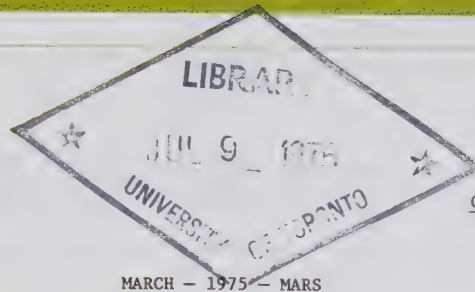
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Prix: 30 cents, \$3.00 par année

CHEQUES CASHED

CHÈQUES ENCAISSÉS



MARCH - 1975 - MARS

With the advent of centralized data processing, Bank Clearing Houses as they were known have been closed down. The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it would be incorrect to assume that this comparison will remain valid through time. An examination is currently underway in an attempt to establish boundaries that can be more precisely defined.

The value of cheques cashed in the 50 clearing centres in March totalled 163,868 million, 27.8% above the value for the corresponding month of 1974. Payments in 8 of the 10 provinces rose in the comparison. Debits decreased in Newfoundland by 6.9%, Manitoba by 4.2% and increased in Prince Edward Island by 46.1%, Nova Scotia by 10.8%, New Brunswick by 30.4%, Quebec by 34.2%, Ontario by 32.7%, Saskatchewan by 6.3%, Alberta by 36.0% and British Columbia by 26.1%.

## The Centres

Forty-five of the 50 centres showed a higher value of cheques cashed than in March of 1974. In respect of the major centres, payments increased in Montreal by 29.1%, Toronto by 31.7%, Vancouver by 12.2% and decreased in Winnipeg by 4.4%.

## Deposit Turnover

The turnover ratio of current deposits (compiled on an annual basis) was 150.6% compared with 138.9% for March 1974. The turnover ratio of savings accounts was 1.34 compared with the March 1974 ratio of 1.25.

Business Finance Division

L'avènement du traitement centralisé des données a fait disparaître les chambres de compensation bancaires dans leur ancienne forme. Les chiffres se rapportant au débit des comptes personnels continuent de rendre compte des données qui correspondent aux anciens centres, mais il serait inexact d'en conclure que cette comparaison sera toujours valable. On étudie actuellement le problème afin d'essayer de déterminer des limites plus précises.

La valeur des chèques encaissés dans 50 centres de compensation en mars s'élevait à 163,868 millions, soit 27.8 % de plus qu'en mars 1974. Les comparaisons pour le mois de mars montrent que les versements ont augmenté dans 8 des 10 provinces. Les débits ont accusé une baisse de 6.9 % à Terre-Neuve, de 4.2 % au Manitoba et ont augmenté de 46.1 % dans l'Île-du-Prince-Édouard, de 10.8 % en Nouvelle-Écosse, de 30.4 % au Nouveau-Brunswick, de 34.2 % au Québec, de 32.7 % en Ontario, de 6.3 % en Saskatchewan, de 36.0 % en Alberta et de 26.1 % en Colombie-Britannique.

## Les centres

Quarante-cinq des 50 centres ont enregistré une valeur totale de chèques encaissés supérieure à celle du mois de mars 1974. Pour ce qui est des grands centres, les versements ont augmenté de 29.1 % à Montréal, de 31.7 % à Toronto, de 12.2 % à Vancouver et ont diminué de 4.4 % à Winnipeg.

## Volumes des transactions

Le taux de transactions sur comptes courants (calculé sur une base annuelle) était de 150.6 % comparativement à 138.9 % en mars 1974. Le taux de transactions sur comptes d'épargne était de 1.34 comparativement à 1.25 en mars 1974.

Division des finances des entreprises

June - 1975 - Juin  
5-4404-509



TABLE 1. Cheques Cashed Against Individual Accounts  
TABLEAU 1. Chèques tirés sur les comptes individuels

	March - Mars			First three months - Trois premiers mois		
	1974	1975	$\frac{1975}{1974}$	1974	1975	$\frac{1975}{1974}$
	\$'000		%	\$'000		%
Newfoundland - Terre-Neuve:						
St. John's .....	1,050,009	977,296	93.08	2,547,944	2,472,871	97.10
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown .....	107,324	156,828	146.13	321,281	438,624	136.52
Nova Scotia - Nouvelle-Écosse:						
Glace Bay .....	13,428	15,132	112.69	38,285	44,028	115.00
Halifax .....	1,146,860	1,262,217	110.06	3,100,872	3,828,436	123.46
Sydney .....	100,800	119,972	119.02	305,989	371,625	121.45
Total - 3 centres .....	1,261,088	1,397,321	110.80	3,445,146	4,244,089	123.19
New Brunswick - Nouveau-Brunswick:						
Fredericton .....	300,009	314,564	104.85	837,534	1,091,329	130.18
Moncton .....	235,090	449,889	191.37	701,462	1,117,825	159.35
Saint John .....	428,977	492,951	114.91	1,128,914	1,454,372	128.83
Total - 3 centres .....	964,085	1,257,404	130.42	2,667,910	3,663,526	137.32
Québec:						
Chicoutimi .....	118,702	179,001	150.80	343,489	519,916	151.36
Drummondville .....	73,809	83,623	113.29	226,053	253,893	112.32
Granby .....	103,736	110,080	106.12	295,574	347,511	117.57
Montréal .....	26,555,343	34,287,346	129.12	75,528,938	101,082,784	133.83
Québec .....	3,951,637	6,801,999	172.13	11,834,490	19,279,749	162.91
St-Hyacinthe .....	104,742	137,435	131.21	336,985	410,221	121.73
Shawinigan .....	37,632	39,067	103.81	103,619	121,331	117.09
Sherbrooke .....	192,106	204,411	106.41	574,115	655,576	114.19
Trois-Rivières .....	131,141	141,661	108.02	369,968	422,198	114.12
Valleyfield .....	49,408	51,914	105.07	147,153	157,581	107.09
Total - 10 centres .....	31,318,256	42,036,537	134.22	89,760,384	123,250,760	137.31
Ontario:						
Brantford .....	244,396	276,153	112.99	684,779	845,080	123.41
Chatham .....	306,889	432,268	140.85	939,045	1,529,894	162.92
Cornwall .....	95,427	108,691	113.90	301,649	323,484	107.24
Guelph .....	189,001	213,932	113.19	550,695	664,794	120.72
Hamilton .....	1,991,166	2,361,613	118.60	6,101,310	7,073,298	115.93
Kingston .....	180,421	211,162	117.16	570,764	673,342	117.97
Kitchener .....	606,965	644,540	106.19	1,689,732	1,907,871	112.91
London .....	1,547,617	1,789,246	115.61	4,418,866	5,867,044	132.77
Niagara Falls .....	129,092	108,486	84.04	370,432	327,021	88.28
Oshawa .....	1,169,788	1,077,186	92.08	2,985,577	3,237,776	108.45
Ottawa .....	2,136,105	2,345,168	109.79	6,181,570	7,283,254	117.82
Peterborough .....	187,924	169,124	90.00	469,218	464,391	98.97
St. Catharines .....	274,243	320,673	116.93	784,117	965,100	123.10
Sarnia .....	202,746	228,723	112.81	539,205	687,029	127.42
Sault Ste. Marie .....	412,616	575,387	139.45	1,728,893	1,183,288	68.44
Sudbury .....	196,555	227,228	115.61	554,625	659,356	118.83
Thunder Bay .....	256,352	290,249	113.22	725,299	897,809	123.78
Timmins .....	63,981	91,571	143.12	184,789	252,947	136.88
Toronto .....	56,221,026	74,035,844	131.69	159,551,967	217,033,679	136.03
Windsor .....	945,571	1,140,706	120.64	2,939,769	3,292,152	111.99
Total - 20 centres .....	65,273,639	86,647,950	132.75	192,272,301	255,168,609	132.71

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	March - Mars			First three months - Trois premiers mois		
	1974	1975	$\frac{1975}{1974}$	1974	1975	$\frac{1975}{1974}$
	\$'000	\$'000	%	\$'000	\$'000	%
Manitoba:						
Brandon .....	69,294	77,019	111.15	199,850	247,325	123.76
Winnipeg .....	6,333,442	6,057,092	95.64	16,897,780	21,462,741	127.02
Total - 2 centres .....	6,402,736	6,134,111	95.80	17,097,630	21,710,066	126.98
Saskatchewan:						
Moose Jaw .....	45,808	54,893	119.83	148,411	188,321	126.89
Prince Albert .....	62,403	73,206	117.31	178,087	209,703	117.75
Regina .....	1,638,343	1,694,808	103.45	4,328,327	5,974,445	138.03
Saskatoon .....	389,251	447,133	144.87	1,173,641	1,333,698	113.64
Total - 4 centres .....	2,135,805	2,270,040	106.28	5,828,466	7,706,167	132.22
Alberta:						
Calgary .....	4,558,648	6,110,000	134.00	13,125,992	18,786,930	143.12
Edmonton .....	2,953,580	4,173,147	141.29	9,194,607	12,580,532	136.83
Lethbridge .....	171,916	186,545	108.51	511,213	615,463	120.39
Medicine Hat .....	63,771	67,615	106.03	179,543	212,719	118.48
Total - 4 centres .....	7,747,915	10,537,307	136.00	23,011,355	32,195,644	139.91
British Columbia - Colombie-Britannique:						
Vancouver .....	8,651,602	9,703,785	112.16	24,837,691	30,821,208	124.09
Victoria .....	1,225,662	2,749,488	224.33	3,398,889	7,068,812	207.97
Total - 2 centres .....	9,877,264	12,453,273	126.08	28,236,580	37,890,020	134.20
Total - 50 centres .....	128,222,363	163,868,067	127.80	365,188,997	488,740,376	133.83

TABLE 2. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 2. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years - Années représentatives	Canada	Atlantic Provinces - Provinces de l'Atlantique	Québec	Ontario	Prairie Provinces - Provinces des Prairies	British Columbia - Colombie- Britannique
	thousands of dollars - milliers de dollars					
1924 .....	6,338,218(1)	146,867	1,909,392	2,596,716	1,267,761	417,482
1925 .....	6,150,108	125,882	1,872,575	2,446,619	1,282,945	422,087
1929 .....	11,504,782	191,235	4,220,849	4,660,142(2)	1,644,222	788,335
1930 .....	9,118,487	167,396	3,092,172	3,784,311	1,469,326	605,282
1933 .....	5,686,477	106,041	1,703,328	2,501,043	1,050,351(3)	325,714
1935 .....	7,006,891	264,460	2,059,698	3,413,815	1,029,204	383,920
1940 .....	8,042,213	199,348	2,521,116	3,504,308	1,292,446	524,995
1945 .....	14,832,464	322,263	4,380,524	6,947,178(4)	2,259,561	922,938
1950 .....	21,036,876	553,723(5)	6,392,332	9,029,068(6)	3,335,352	1,726,400
1953 .....	33,186,202	864,695	9,177,572	15,147,919	5,350,102	2,645,914
1955 .....	36,615,038	822,399	10,938,261	16,642,409	5,366,624	2,845,345
1960 .....	63,898,039	1,259,774	18,870,155	30,932,494	8,528,339	4,307,277
1965 .....	111,710,056	2,102,986	34,063,615	52,884,018	15,407,643	7,251,794
1966 .....	122,569,620	2,946,199	37,472,404	56,134,967	17,217,089	8,798,961
1967 .....	139,078,799	3,142,293	44,836,777	62,110,573	19,366,062	9,523,094
1968 .....	145,859,823	3,434,610	41,447,027	70,530,459	20,238,564	10,209,163
1969 .....	164,193,764	3,984,449	47,170,531	79,139,206	21,140,502	12,759,076
1970 .....	178,853,936	4,562,098	46,196,079	90,879,406(7)	24,003,879	13,212,474
1971 .....	202,602,350 <sup>r</sup>	4,552,902	54,337,415	104,786,566	24,436,408	14,489,059
1972 .....	239,092,764	5,147,300	62,423,237	124,923,549	28,936,498	17,662,180
1973 .....	296,463,388	5,639,256	73,874,176	161,440,764	33,944,512	21,564,680
1974 .....	355,691,428 <sup>r</sup>	7,479,192	87,937,543	186,100,662	45,937,451	28,236,580
1975 .....	478,465,073	8,873,504	121,018,109	249,071,563	61,611,877	37,890,020

(1) Original 31 centres. - À l'origine, 31 centres. (2) Includes Sarnia as of January 1926 and Sudbury as of September 1929. - Y compris Sarnia à partir de Janvier 1926 et Sudbury à partir de Septembre 1929. (3) Weyburn branches absorbed by Imperial Bank, May 1931. - Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931. (4) St. Catharines data as of May 1941. - Données sur St. Catharines ajoutées à partir de mai 1941. (5) St. John's, Newfoundland, data added as of April 1949. - Données sur St. John's, Terre-Neuve, à partir d'avril 1949. (6) Cornwall data added as of May 1950. - Données sur Cornwall à partir de mai 1950. (7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres, the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure. - En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William. <sup>r</sup> Revised figures. - Nombres rectifiés.

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	March - Mars					
	Current — Courant		Savings — Épargne		Personal chequing — Chèques personnels	
	1974	1975	1974	1975	1974	1975
	thousands of dollars — milliers de dollars					
Newfoundland — Terre-Neuve:						
St. John's .....	983,331	908,128	49,196	47,841	17,482	21,327
Prince Edward Island — Île-du-Prince-Édouard:						
Charlottetown .....	95,884	141,352	5,128	8,426	6,312	7,050
Nova Scotia — Nouvelle-Écosse:						
Glace Bay .....	11,233	12,075	1,276	1,843	919	1,214
Halifax .....	1,071,870	1,168,855	37,239	40,876	37,751	52,486
Sydney .....	92,078	108,615	4,155	5,609	4,567	5,748
Total — 3 centres .....	1,175,181	1,289,545	42,670	48,328	43,237	59,448
New Brunswick — Nouveau-Brunswick:						
Fredericton .....	281,405	291,238	10,074	12,801	8,530	10,525
Moncton .....	215,368	424,991	8,773	11,660	10,958	13,238
Saint John .....	404,793	453,055	12,172	24,705	12,012	15,191
Total — 3 centres .....	901,566	1,169,284	31,019	49,166	31,500	38,954
Québec:						
Chicoutimi .....	107,381	168,204	7,382	7,118	3,939	3,679
Drummondville .....	68,156	77,645	4,659	4,675	994	1,303
Granby .....	96,611	100,876	4,692	6,468	2,433	2,736
Montréal .....	25,615,529	32,650,230	688,741	1,331,249	251,073	305,867
Québec .....	3,811,150	6,629,254	118,495	145,861	21,992	26,884
St-Hyacinthe .....	92,731	124,672	10,372	10,692	1,639	2,071
Shawinigan .....	33,597	33,860	2,899	3,782	1,136	1,425
Sherbrooke .....	174,937	183,403	10,785	13,515	6,384	7,493
Trois-Rivières .....	120,838	127,196	6,908	10,479	3,395	3,986
Valleyfield .....	44,359	46,061	3,526	4,377	1,523	1,476
Total — 10 centres .....	30,165,289	40,141,401	858,459	1,538,216	294,508	356,920
Ontario:						
Brantford .....	217,740	247,245	16,598	17,818	10,058	8,611
Chatham .....	290,114	409,594	9,160	12,923	7,615	9,751
Cornwall .....	84,987	96,065	6,145	7,600	4,295	5,026
Guelph .....	166,814	187,304	11,697	15,194	10,490	11,434
Hamilton .....	1,814,010	2,152,340	103,906	126,299	73,250	82,974
Kingston .....	140,269	160,740	23,077	27,538	17,075	22,884
Kitchener .....	543,024	581,930	29,953	33,886	33,988	28,724
London .....	1,451,002	1,674,470	50,157	59,341	46,458	55,435
Niagara Falls .....	113,280	90,349	9,547	10,443	6,265	7,694
Oshawa .....	1,134,704	1,039,304	20,395	21,389	14,689	16,493
Ottawa .....	1,887,356	2,061,409	134,268	158,081	114,481	125,678
Peterborough .....	163,732	141,339	13,185	14,523	11,007	13,262
St. Catharines .....	238,014	279,568	19,200	23,448	17,029	17,657
Sarnia .....	180,745	198,234	11,337	17,287	10,664	13,202
Sault Ste. Marie .....	390,869	550,782	12,957	14,109	8,790	10,496
Sudbury .....	163,565	187,250	20,298	24,559	12,692	15,419
Thunder Bay .....	219,781	248,350	19,693	22,798	16,878	19,101
Timmins .....	55,862	79,363	5,164	7,997	2,955	4,211
Toronto .....	54,524,901	71,900,171	1,099,555	1,503,664	596,570	632,009
Windsor .....	866,547	1,055,307	52,816	53,355	26,208	32,044
Total — 20 centres .....	64,647,316	83,341,114	1,669,108	2,172,252	1,041,457	1,134,584



TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	March - Mars					
	Current — Courant		Savings — Épargne		Personal chequing — Chèques personnels	
	1974	1975	1974	1975	1974	1975
	thousands of dollars - milliers de dollars					
Manitoba:						
Brandon .....	56,898	60,642	6,006	7,766	6,390	8,611
Winnipeg .....	6,148,543	5,811,257	90,613	130,260	94,286	115,575
Total - 2 centres .....	6,205,441	5,871,899	96,619	138,026	100,676	124,186
Saskatchewan:						
Moose Jaw .....	34,666	39,855	5,359	6,915	5,783	8,123
Prince Albert .....	54,396	62,141	3,323	4,451	4,684	6,614
Regina .....	1,587,748	1,621,551	22,445	34,749	28,150	38,508
Saskatoon .....	348,455	390,313	16,574	24,763	24,222	32,057
Total - 4 centres .....	2,025,265	2,113,860	47,701	70,878	62,839	85,302
Alberta:						
Calgary .....	4,332,732	5,804,987	92,917	131,346	132,999	173,667
Edmonton .....	2,315,465	3,905,507	475,023	118,640	163,092	149,000
Lethbridge .....	149,114	157,815	8,200	12,490	14,602	16,240
Medicine Hat .....	51,402	52,271	4,881	6,526	7,488	8,818
Total - 4 centres .....	6,848,713	9,920,580	581,021	269,002	318,181	347,725
British Columbia - Colombie-Britannique:						
Vancouver .....	7,996,634	8,992,528	328,310	358,872	326,658	352,385
Victoria .....	1,119,291	2,616,998	49,241	69,012	57,130	63,478
Total - 2 centres .....	9,115,925	11,609,526	377,551	427,884	383,788	415,863
Total - 50 centres .....	122,163,911	156,506,689	3,758,472	4,770,019	2,299,980	2,591,359

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) - Courant(1)			Savings - Épargne		
	Cheques cashed — Chèques encaissés	Deposits(2) — Dépôts(2)	Turnover — Rotation	Cheques cashed — Chèques encaissés	Deposits — Dépôts	Turnover — Rotation
	\$'000		%	\$'000		%
1971 .....	885,371,891	7,715,954(3)	114.75	34,090,452	22,798,922(3)	1.50
1972 .....	1,028,679,510	9,095,564(3)	113.10	38,253,735	26,201,294(3)	1.46
1973 .....	1,325,656,531	10,214,452(3)	129.78	44,318,965	29,464,452(3)	1.50
1974 .....	1,640,276,213	11,124,141(3)	147.45	58,069,869	38,269,960(3)	1.52
1974 - March - Mars .....	124,463,891	10,755,365	138.87	3,758,472	36,086,603	1.25
April - Avril .....	127,855,258	11,317,312	135.57	4,573,630	36,608,318	1.50
May - Mai .....	148,631,083	11,491,390	155.21	6,182,572	36,963,431	2.01
June - Juin .....	132,265,599	11,093,801	143.07	4,932,520	37,717,247	1.57
July - Juillet .....	142,470,053	11,135,715	153.53	4,756,480	38,697,446	1.47
August - Août .....	136,873,072	10,877,197	151.00	4,607,522	39,682,086	1.39
September - Septembre .....	135,209,029	11,615,062	139.69	4,971,962	40,426,196	1.48
October - Octobre .....	151,662,748	11,212,773	162.31	4,880,987	41,430,314	1.41
November - Novembre .....	155,106,570	11,039,768	168.60	7,302,773	41,368,154	2.12
December - Décembre .....	155,920,732	11,673,399	160.28	4,954,495	40,803,074	1.46
1975 - January - Janvier .....	167,242,205	11,713,457	171.33	5,756,667	41,667,845	1.66
February - Février .....	146,917,591	11,659,449	151.21	4,955,846	42,367,615	1.40
March - Mars .....	159,098,048	12,677,320	150.59	4,770,019	42,604,046	1.34

(1) As of June 1957, includes cheques cashed against personal chequing accounts. - Au 1<sup>er</sup> juin, 1957, comprend les chèques tirés sur les comptes chèques personnels. (2) Revised to exclude federal government deposits. - Dépôts du gouvernement fédéral exclus. (3) Average deposits for the year. - Moyenne des dépôts de l'année.

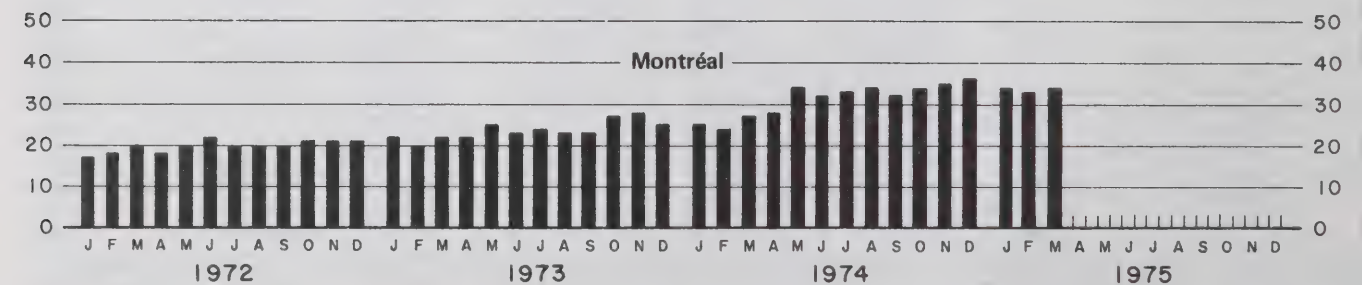
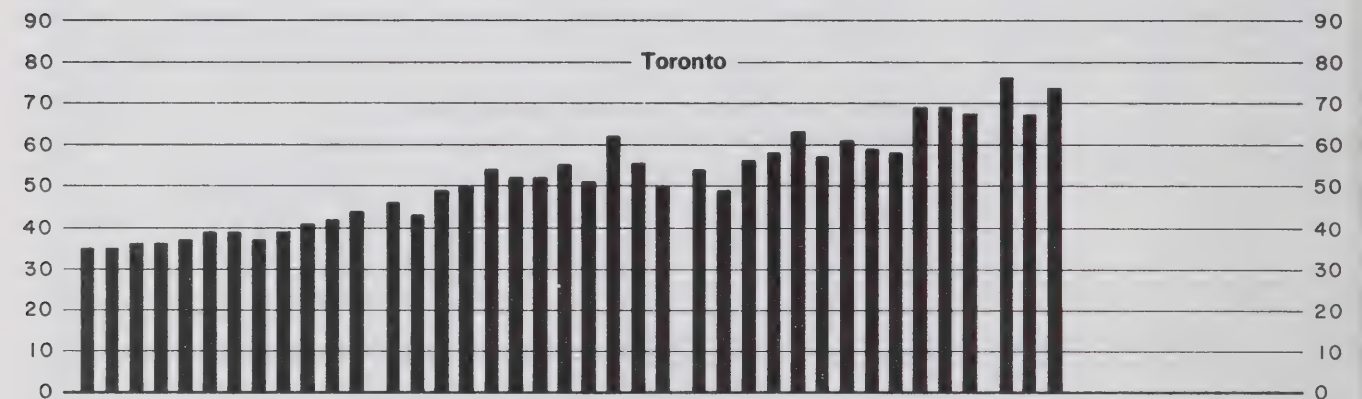
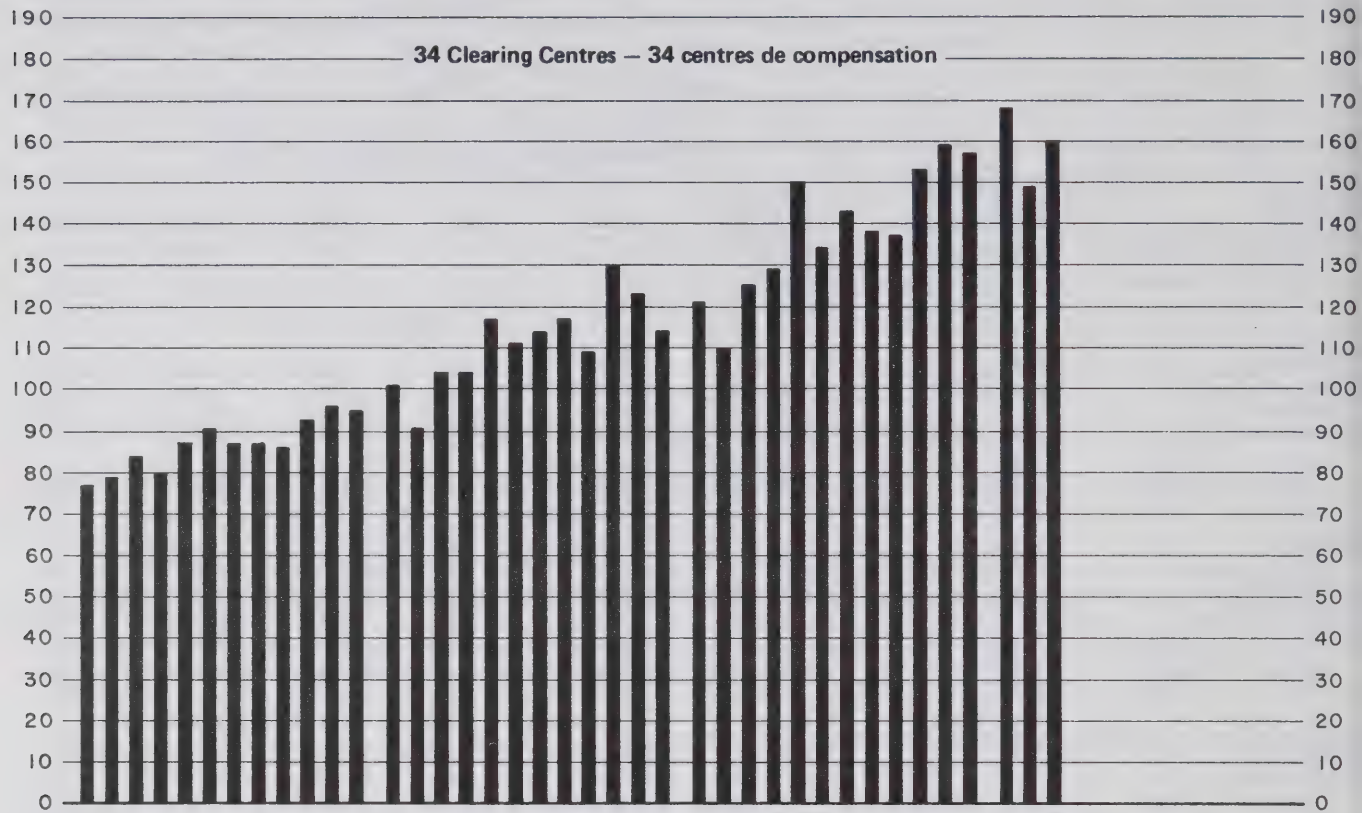
Note: Turnover in the monthly section reflects turnover on an annual basis.

Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.

# Value of Cheques Cashed in Canada Valeur des chèques encaissés au Canada

Billions of dollars  
Milliards de dollars

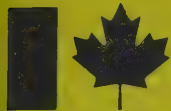
Billions of dollars  
Milliards de dollars











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CHEQUES CASHEDCHÈQUES ENCAISSÉS

APRIL - 1975 - AVRIL

With the advent of centralized data processing, Bank Clearing Houses as they were known have been closed down. The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it would be incorrect to assume that this comparison will remain valid through time. An examination is currently underway in an attempt to establish boundaries that can be more precisely defined.

The value of cheques cashed in the 50 clearing centres in April totalled 178,928 million, 35.1% above the value for the corresponding month of 1974. Payments in 9 of the 10 provinces rose in the comparison. Debits decreased in Newfoundland by 15.4%, increased in Prince Edward Island by 34.5%, Nova Scotia by 29.0%, New Brunswick by 23.4%, Quebec by 41.1%, Ontario by 34.7%, Manitoba by 25.6%, Saskatchewan by 20.1%, Alberta by 47.8% and British Columbia by 24.4%.

The Centres

Forty-six of the fifty centres showed a higher value of cheques cashed than in April of 1974. In respect of the major centres, payments increased in Montreal by 40.9%, Toronto by 36.4%, Winnipeg by 25.9% and Vancouver by 13.1%.

Deposit Turnover

The turnover ratio of current deposits (compiled on an annual basis) was 161.35% compared with 135.57% for April 1974. The turnover ratio of savings accounts was 1.29 compared with the April 1974 ratio of 1.50.

Business Finance Division

L'avènement du traitement centralisé des données a fait disparaître les chambres de compensation bancaires dans leur ancienne forme. Les chiffres se rapportant au débit des comptes personnels continuent de rendre compte des données qui correspondent aux anciens centres, mais il serait inexact d'en conclure que cette comparaison sera toujours valable. On étudie actuellement le problème afin d'essayer de déterminer des limites plus précises.

La valeur des chèques encaissés dans 50 centres de compensation en avril s'élevait à 178,928 millions de dollars soit 35.1 % de plus qu'en avril 1974. Les comparaisons pour le mois d'avril montrent que les versements ont augmenté dans 9 des 10 provinces. Les débits ont accusé une baisse de 15.4 % à Terre-Neuve et ont augmenté de 34.5 % dans l'Île-du-Prince-Édouard, de 29.0 % en Nouvelle-Écosse, de 23.4 % au Nouveau-Brunswick, de 41.1 % au Québec, de 34.7 % en Ontario, de 25.6 au Manitoba, de 20.1 % en Saskatchewan, de 47.8 % en Alberta et de 24.4 % en Colombie-Britannique.

Les centres

Quarante-six des cinquante centres ont enregistré une valeur totale de chèques encaissés supérieure à celle du mois d'avril 1974. Pour ce qui est des grands centres, les versements ont augmenté de 40.9 % à Montréal, de 36.4 % à Toronto, de 25.9 % à Winnipeg et de 13.1 % à Vancouver.

Volumes des transactions

Le taux de transactions sur comptes courants (calculé sur une base annuelle) était de 161.35 % comparativement à 135.57 % en avril 1974. Le taux de transactions sur comptes d'épargne était de 1.29 comparativement à 1.50 en avril 1974.

Division des finances de entreprises

TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	April - Avril			First four months - Quatre premiers mois		
	1974	1975	1975 1974	1974	1975	1975 1974
	\$'000		%	\$'000		%
<u>Newfoundland - Terre-Neuve:</u>						
St. John's .....	766,217	648,193	84.60	3,314,161	3,121,064	94.17
<u>Prince Edward Island - Île-du-Prince-Édouard:</u>						
Charlottetown .....	104,305	140,303	134.51	425,586	578,927	136.03
<u>Nova Scotia - Nouvelle-Écosse:</u>						
Glace Bay .....	12,434	15,806	127.12	50,719	59,834	117.97
Halifax .....	1,071,598	1,367,150	127.58	4,172,470	5,195,586	124.52
Sydney .....	104,272	150,831	144.65	410,261	522,456	127.34
Total - 3 centres .....	1,188,304	1,533,787	129.07	4,633,450	5,777,876	124.70
<u>New Brunswick - Nouveau-Brunswick:</u>						
Fredericton .....	327,996	358,132	109.18	1,165,530	1,449,461	124.36
Moncton .....	279,092	370,901	132.89	980,554	1,488,726	151.82
Saint John .....	386,657	496,999	128.53	1,515,571	1,951,371	128.75
Total - 3 centres .....	993,745	1,226,032	123.37	3,661,655	4,889,558	133.53
<u>Québec:</u>						
Chicoutimi .....	130,899	198,872	151.92	474,388	718,788	151.52
Drummondville .....	81,251	96,295	118.51	307,304	350,188	113.95
Granby .....	90,232	130,970	145.14	385,806	478,481	124.02
Montréal .....	27,539,870	38,804,429	140.90	103,068,808	139,887,213	135.72
Québec .....	3,838,924	5,558,361	144.79	15,673,414	24,838,110	158.47
St-Hyacinthe .....	103,200	135,242	131.04	440,185	545,463	123.91
Shawinigan .....	33,982	41,423	121.89	137,601	162,754	118.28
Sherbrooke .....	179,760	237,386	132.05	753,875	892,962	118.45
Trois-Rivières .....	127,391	151,095	118.61	497,359	573,293	115.26
Valleyfield .....	49,524	58,182	117.48	196,677	215,763	109.70
Total - 10 centres .....	32,175,033	45,412,255	141.14	121,935,417	168,663,015	138.32
<u>Ontario:</u>						
Brantford .....	263,664	298,170	113.08	948,443	1,143,250	120.54
Chatham .....	334,222	462,219	138.29	1,273,267	1,992,113	156.45
Cornwall .....	128,611	125,386	97.49	430,260	448,870	104.32
Guelph .....	210,923	248,811	117.96	761,618	913,605	119.95
Hamilton .....	2,204,495	2,786,884	126.41	8,305,805	9,860,182	118.71
Kingston .....	156,150	306,899	196.54	726,914	980,241	134.85
Kitchener .....	581,220	702,111	120.80	2,270,952	2,609,982	114.93
London .....	1,651,338	2,131,146	129.05	6,070,204	7,998,190	131.76
Niagara Falls .....	130,322	120,247	92.27	500,754	447,268	89.32
Oshawa .....	1,193,001	1,468,432	123.08	4,178,578	4,706,208	112.62
Ottawa .....	2,252,576	2,699,282	119.83	8,434,146	9,982,536	118.36
Peterborough .....	150,726	180,736	119.91	619,944	645,127	104.06
St. Catharines .....	278,275	370,084	132.99	1,062,392	1,335,184	125.68
Sarnia .....	198,841	228,858	115.09	738,046	915,887	124.09
Sault Ste. Marie .....	530,443	483,927	91.23	2,259,336	1,667,215	73.79
Sudbury .....	200,842	256,564	127.74	755,467	915,920	121.24
Thunder Bay .....	246,859	309,915	125.68	972,158	1,207,723	124.23
Timmins .....	70,444	94,965	134.81	255,233	347,912	136.31
Toronto .....	58,117,770	79,304,267	136.45	217,669,737	296,337,946	136.16
Windsor .....	847,135	1,355,247	159.98	3,786,904	4,647,399	122.72
Total - 20 centres .....	69,747,857	93,934,150	134.67	262,020,158	349,102,759	133.23
<u>Manitoba:</u>						
Brandon .....	79,147	80,601	101.83	278,997	327,926	117.54
Winnipeg .....	5,916,827	7,450,263	125.92	22,814,607	28,913,004	126.73
Total - 2 centres .....	5,995,974	7,530,864	125.60	23,093,604	29,240,930	126.62



TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABEAU 1. Chèques tirés sur les comptes individuels - fin

	April - Avril			First four months - Quatre premiers mois		
	1974	1975	$\frac{1975}{1974}$	1974	1975	$\frac{1975}{1974}$
	\$'000		%	\$'000		%
<b>Saskatchewan:</b>						
Moose Jaw .....	56,731	69,482	122.47	205,142	257,803	125.67
Prince Albert .....	58,934	81,028	137.49	237,021	290,731	122.66
Regina .....	1,440,126	1,745,802	121.22	5,768,453	7,720,247	133.83
Saskatoon .....	360,053	404,727	112.41	1,533,694	1,738,425	113.35
Total - 4 centres .....	1,915,844	2,301,039	120.10	7,744,310	10,007,206	129.22
<b>Alberta:</b>						
Calgary .....	5,152,815	6,638,718	128.84	18,278,807	25,425,648	139.10
Edmonton .....	2,623,756	4,955,823	188.88	11,818,363	17,536,355	148.38
Lethbridge .....	196,732	226,299	115.03	707,945	841,762	118.90
Medicine Hat .....	78,172	78,501	100.42	257,715	291,220	113.00
Total - 4 centres .....	8,051,475	11,899,341	147.79	31,062,830	44,094,985	141.95
<b>British Columbia - Colombie-Britannique:</b>						
Vancouver .....	9,759,772	11,044,587	113.16	34,597,463	41,865,795	121.00
Victoria .....	1,730,362	3,257,313	188.24	5,129,251	10,326,125	201.32
Total - 2 centres .....	11,490,134	14,301,900	124.47	39,726,714	52,191,920	131.37
Total - 50 centres .....	132,428,888	178,927,864	135.11	497,617,885	667,668,240	134.17

TABLE 2. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABEAU 2. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years - Années représentatives	Canada	Atlantic Provinces - Provinces de l'Atlantique	Québec	Ontario	Prairie Provinces - Provinces des Prairies	British Columbia - Colombie- Britannique
thousands of dollars - milliers de dollars						
1924 .....	8,367,600(1)	198,755	2,551,002	3,390,765	1,672,167	554,911
1925 .....	8,379,244	179,903	2,572,073	3,331,100	1,733,766	568,402
1929 .....	15,128,086	256,132	5,368,501	6,193,617(2)	2,267,513	1,042,323
1930 .....	12,200,559	223,181	4,256,833	4,997,666	1,918,285	804,594
1933 .....	7,563,230	139,609	2,223,510	3,321,596	1,447,610(3)	430,905
1935 .....	9,373,617	162,693	2,715,199	4,456,592	1,515,147	523,986
1940 .....	10,980,511	266,334	3,348,287	4,832,544	1,831,987	701,359
1945 .....	19,687,569	438,814	5,718,120	9,148,327(4)	3,155,701	1,226,607
1950 .....	28,479,818	741,739(5)	8,573,674	12,251,900(6)	4,535,188	2,377,317
1953 .....	46,052,054	1,308,325	12,772,355	21,057,509	7,424,561	3,489,304
1955 .....	50,423,525	1,303,099	14,788,898	23,310,603	7,186,762	3,834,163
1960 .....	86,483,032	1,722,814	25,948,460	41,245,250	11,854,944	5,711,564
1965 .....	151,912,854	2,848,098	46,327,562	71,344,248	21,367,451	10,025,495
1966 .....	164,468,679	3,741,594	50,492,090	74,448,949	23,635,422	12,150,624
1967 .....	186,371,314	4,101,034	59,959,630	83,315,456	26,175,664	12,819,530
1968 .....	194,265,264	4,573,608	55,578,341	91,605,644	28,692,211	13,815,460
1969 .....	222,962,120	5,280,103	62,790,042	107,578,612	29,912,495	17,400,868
1970 .....	246,419,755	6,293,165	64,022,539	124,231,461(7)	33,789,786	18,082,804
1971 .....	276,375,491	6,450,852	73,523,031	142,331,377	34,271,238	19,798,993
1972 .....	318,874,090	6,964,659	82,703,507	166,730,460	38,876,978	23,598,486
1973 .....	400,886,703	7,678,230	99,062,210	219,141,662	46,110,485	28,894,116
1974 .....	484,705,406r	9,982,656r	119,496,097	253,599,195	61,900,744	39,726,714
1975 .....	653,356,843	11,756,747	165,618,285	340,446,770	83,343,121	52,191,920

(1) Original 31 centres. - A l'origine, 31 centres. (2) Includes Sarnia as of January 1926 and Sudbury as of September 1929. - Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929. (3) Weyburn branches absorbed by Imperial Bank, May 1931. - Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931. (4) St. Catharines data added as of May 1941. - Données sur St. Catharines ajoutées à partir de mai 1941. (5) St. John's, Newfoundland, data added as of April 1949. - Données sur St. John's, Terre-Neuve, à partir d'avril 1949. (6) Cornwall data added as of May 1950. - Données sur Cornwall à partir de mai 1950. (7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure. - En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William. r Revised figures. - Nombres rectifiés.

TABLE 3. Cheques Cashied by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	April - Avril					
	Current — Courant		Savings — Épargne		Personal chequing — Chèques personnels	
	1974	1975	1974	1975	1974	1975
	thousands of dollars — milliers de dollars					
<u>Newfoundland — Terre-Neuve:</u>						
St. John's .....	702,449	584,265	41,934	40,984	21,834	22,944
<u>Prince Edward Island — Île-du-Prince-Édouard:</u>						
Charlottetown .....	93,067	124,629	5,528	8,263	5,710	7,411
<u>Nova Scotia — Nouvelle-Écosse:</u>						
Glace Bay .....	10,090	12,816	1,383	1,680	961	1,310
Halifax .....	997,892	1,267,445	35,610	45,374	38,096	54,331
Sydney .....	92,125	138,208	7,480	5,592	4,667	7,031
Total — 3 centres .....	1,100,107	1,418,469	44,473	52,646	43,724	62,672
<u>New Brunswick — Nouveau-Brunswick:</u>						
Fredericton .....	307,271	334,076	11,303	12,446	9,422	11,610
Moncton .....	257,304	345,358	10,347	12,024	11,441	13,519
Saint John .....	355,724	460,657	18,308	19,522	12,625	16,820
Total — 3 centres .....	920,299	1,140,091	39,958	43,992	33,488	41,949
<u>Québec:</u>						
Chicoutimi .....	118,642	183,475	8,047	9,700	4,210	5,697
Drummondville .....	73,648	88,953	6,345	5,907	1,258	1,435
Granby .....	82,699	119,929	5,358	8,161	2,175	2,880
Montréal .....	26,153,360	37,329,004	1,113,011	1,169,367	273,499	306,058
Québec .....	3,681,409	5,366,180	132,259	166,056	25,256	26,125
St-Hyacinthe .....	89,528	122,133	11,864	10,744	1,808	2,365
Shawinigan .....	29,793	36,340	3,085	3,591	1,104	1,492
Sherbrooke .....	159,569	207,625	13,211	20,010	6,980	9,751
Trois-Rivières .....	116,444	136,810	7,647	10,014	3,300	4,271
Valleyfield .....	44,208	51,269	4,070	5,092	1,246	1,821
Total — 10 centres .....	30,549,300	43,641,718	1,304,897	1,408,642	320,836	361,895
<u>Ontario:</u>						
Brantford .....	230,648	266,971	17,934	19,239	15,082	11,960
Chatham .....	314,837	438,535	11,017	12,611	8,368	11,073
Cornwall .....	115,973	111,732	7,837	7,909	4,801	5,745
Guelph .....	186,913	219,878	13,529	16,642	10,487	12,291
Hamilton .....	2,002,636	2,567,415	123,372	128,146	78,487	91,323
Kingston .....	113,978	258,506	26,020	24,910	16,152	23,483
Kitchener .....	523,201	639,934	32,956	33,506	25,063	28,671
London .....	1,539,957	2,002,760	55,435	71,906	55,946	56,480
Niagara Falls .....	112,612	101,401	11,309	10,843	6,401	8,003
Oshawa .....	1,153,985	1,427,616	23,332	23,332	15,684	17,484
Ottawa .....	2,004,289	2,405,313	130,878	157,723	117,409	136,246
Peterborough .....	123,641	151,226	14,837	15,068	12,248	14,442
St. Catharines .....	238,075	327,577	23,394	23,741	16,806	18,766
Sarnia .....	173,693	198,021	13,888	16,930	11,260	13,907
Sault Ste. Marie .....	508,070	457,792	12,917	14,466	9,456	11,669
Sudbury .....	162,852	212,712	24,820	26,128	13,170	17,724
Thunder Bay .....	207,427	263,660	22,226	24,409	17,206	21,846
Timmins .....	60,603	80,375	6,470	9,600	3,371	4,990
Toronto .....	55,893,638	77,114,459	1,455,529	1,434,558	768,603	755,250
Windsor .....	761,232	1,264,853	59,138	56,102	26,765	34,292
Total — 20 centres .....	66,428,260	90,510,736	2,086,838	2,127,769	1,232,759	1,295,645
<u>Manitoba:</u>						
Brandon .....	61,517	63,000	9,721	8,770	7,909	8,831
Winnipeg .....	5,701,517	7,206,564	112,172	122,527	103,138	121,172
Total 2 centres .....	5,763,034	7,269,564	121,893	131,297	111,047	130,003

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	April - Avril					
	Current - Courant		Savings - Épargne		Personal chequing - Chèques personnels	
	1974	1975	1974	1975	1974	1975
	thousands of dollars - milliers de dollars					
<b>Saskatchewan:</b>						
Moose Jaw .....	42,344	52,024	6,677	8,084	7,710	9,374
Prince Albert .....	49,081	68,543	4,124	4,492	5,729	7,993
Regina .....	1,375,923	1,608,629	27,874	35,297	36,329	101,876
Saskatoon .....	306,949	339,912	25,219	24,481	27,885	40,334
Total - 4 centres .....	1,774,297	2,069,108	63,894	72,354	77,653	159,577
<b>Alberta:</b>						
Calgary .....	4,855,331	6,276,758	143,178	162,048	154,306	199,912
Edmonton .....	2,268,569	4,670,274	130,470	118,442	224,717	167,107
Lethbridge .....	165,175	189,310	12,074	13,236	19,483	23,753
Medicine Hat .....	63,786	62,741	5,543	5,921	8,843	9,839
Total - 4 centres .....	7,352,861	11,199,083	291,265	299,647	407,349	400,611
<b>British Columbia - Colombie-Britannique:</b>						
Vancouver .....	8,866,011	10,283,994	510,204	380,585	383,557	380,008
Victoria .....	1,591,097	3,114,627	62,746	74,090	76,519	68,596
Total - 2 centres .....	10,457,108	13,398,621	572,950	454,675	460,076	448,604
Total - 50 centres .....	125,140,782	171,356,284	4,573,630	4,640,269	2,714,476	2,931,311

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) - Courant(1)			Savings - Épargne		
	Cheques cashed - Chèques encaissés	Deposits(2) - Dépôts(2)	Turnover - Rotation	Cheques cashed - Chèques encaissés	Deposits - Dépôts	Turnover - Rotation
	\$'000		%	\$'000		%
1971 .....	885,371,891	7,715,954(3)	114.75	34,090,452	22,798,922(3)	1.50
1972 .....	1,028,679,510	9,095,564(3)	113.10	38,253,735	26,201,294(3)	1.46
1973 .....	1,325,656,531	10,214,452(3)	129.78	44,318,965	29,464,452(3)	1.50
1974 .....	1,640,276,213	11,124,141(3)	147.45	58,069,869	38,269,960(3)	1.52
1974 - April - Avril .....	127,855,258	11,317,312	135.57	4,573,630	36,608,318	1.50
May - Mai .....	148,631,083	11,491,390	155.21	6,182,572	36,963,431	2.01
June - Juin .....	132,265,599	11,093,801	143.07	4,932,520	37,717,247	1.57
July - Juillet .....	142,470,053	11,135,715	153.53	4,756,480	38,697,446	1.47
August - Août .....	136,873,072	10,877,197	151.00	4,607,522	39,682,086	1.39
September - Septembre ...	135,209,029	11,615,062	139.69	4,971,962	40,426,196	1.48
October - Octobre .....	151,662,748	11,212,773	162.31	4,880,987	41,430,314	1.41
November - Novembre .....	155,106,570	11,039,768	168.60	7,302,773	41,368,154	2.12
December - Décembre .....	155,920,732	11,673,399	160.28	4,954,495	40,803,074	1.46
1975 - January - Janvier .....	167,242,205	11,713,457	171.33	5,756,667	41,667,845	1.66
February - Février .....	146,917,591	11,659,449	151.21	4,955,846	42,367,615	1.40
March - Mars .....	159,098,048	12,677,320	150.59	4,770,019	42,604,046	1.34
April - Avril .....	174,287,595	12,961,995	161.35	4,640,269	42,980,347	1.29

(1) As of June 1957, includes cheques cashed against personal chequing accounts. - Au 1<sup>er</sup> juin, 1957, comprend les chèques tirés sur les comptes chèques personnels. (2) Revised to exclude federal government deposits. - Dépôts du gouvernement fédéral exclus. (3) Average deposits for the year. - Moyenne des dépôts de l'année.

Note: Turnover in the monthly section reflects turnover on an annual basis.

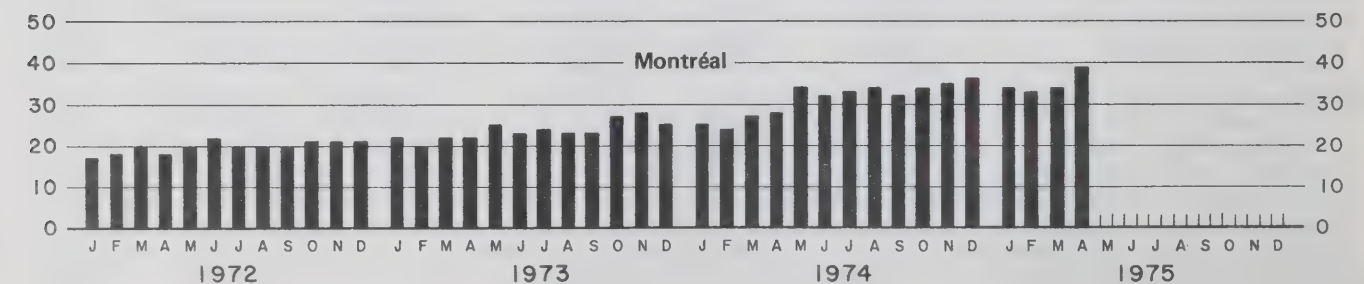
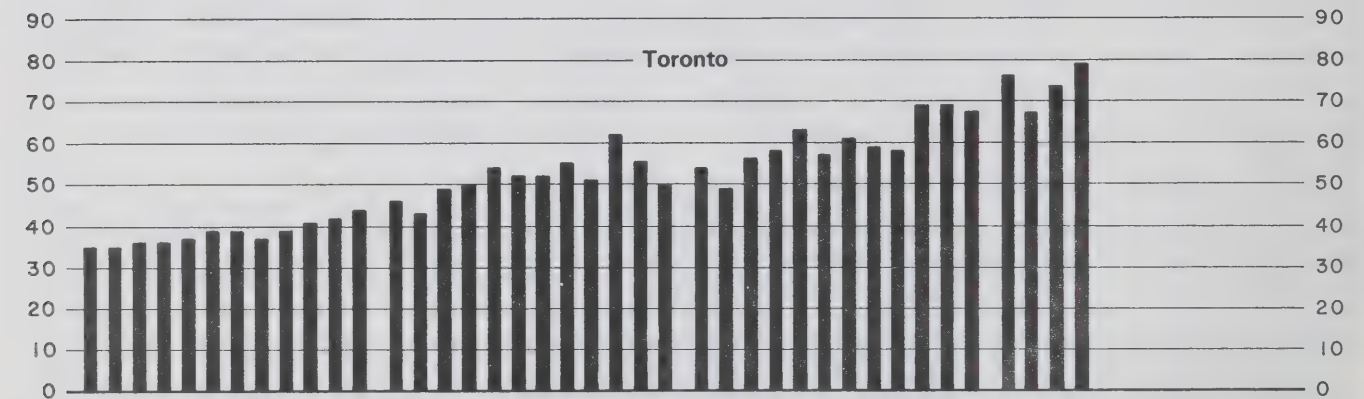
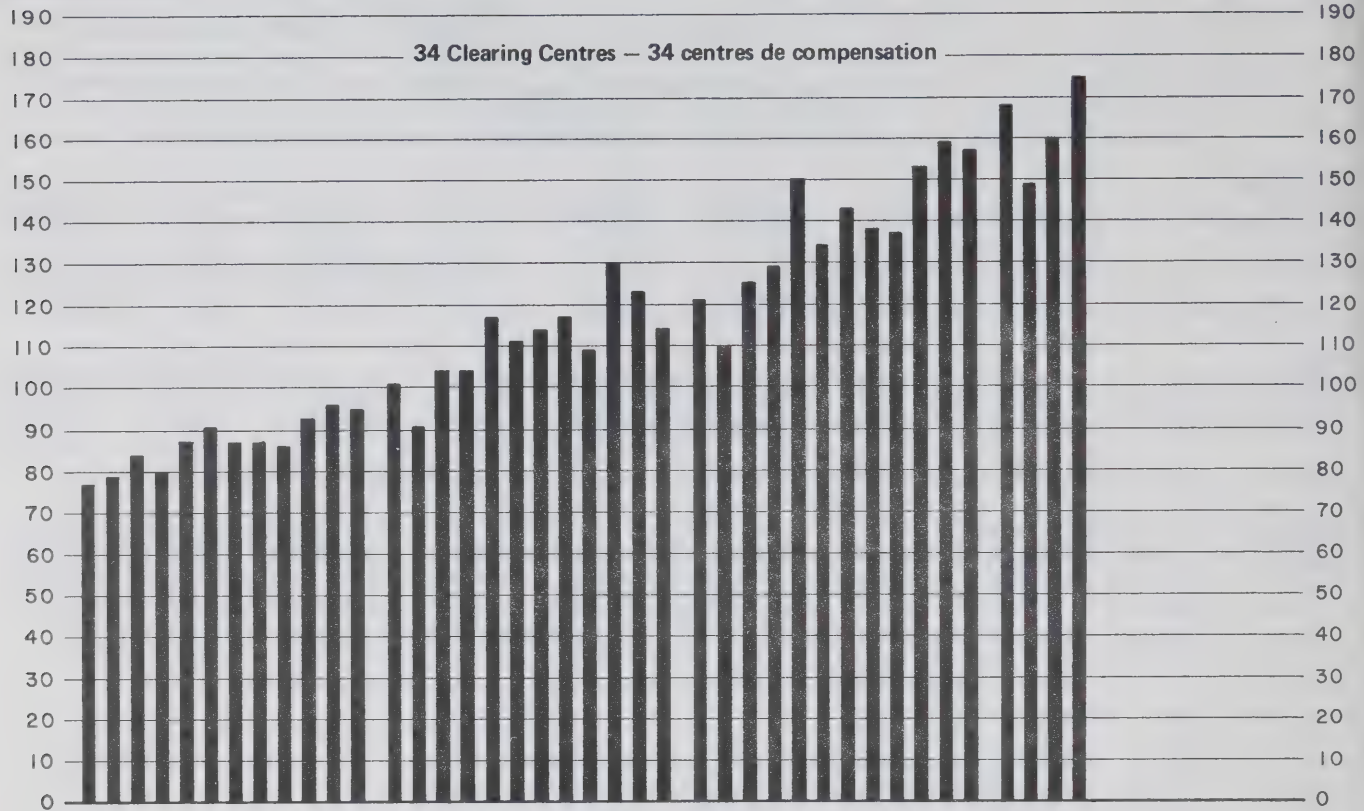
Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.



# Value of Cheques Cashed in Canada Valeur des chèques encaissés au Canada

Billions of dollars  
Milliards de dollars

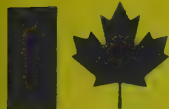
Billions of dollars  
Milliards de dollars











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CHEQUES CASHEDCHÈQUES ENCAISSÉS

MAY - 1975 - MAI

With the advent of centralized data processing, Bank Clearing Houses as they were known have been closed down. The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it would be incorrect to assume that this comparison will remain valid through time. An examination is currently underway in an attempt to establish boundaries that can be more precisely defined.

The value of cheques cashed in the 50 clearing centres in May totalled 175,839 million, 13.6% above the value for the corresponding month of 1974. Payments in 6 of the 10 provinces rose in the comparison. Debits increased in Newfoundland by 43.3%, New Brunswick by 31.0% Quebec, by 9.4%, Ontario by 21.7%, Alberta by 4.7%, British Columbia by 2.1%. Debits decreased in Prince Edward Island by 3.0%, Nova Scotia by 3.0%, Manitoba by 11.5%, Saskatchewan by 2.0%.

The Centres

Thirty of the fifty centres showed a higher value of cheques cashed than in May of 1974. In respect of the major centres, payments increased in Montreal by 10.9%, Toronto by 26.4%, Vancouver by 2.0%; but decreased in Winnipeg by 11.4%.

Deposit Turnover

The turnover ratio of current deposits (compiled on an annual basis) was 160.81% compared with 155.21% for May 1974. The turnover ratio of savings accounts was 1.77 compared with the May 1974 ratio of 2.01.

Business Finance Division

L'avènement du traitement centralisé des données a fait disparaître les chambres de compensation bancaires dans leur ancienne forme. Les chiffres se rapportant au débit des comptes personnels continuent de rendre compte des données qui correspondent aux anciens centres, mais il serait inexact d'en conclure que cette comparaison sera toujours valable. On étudie actuellement le problème afin d'essayer de déterminer des limites plus précises.

La valeur des chèques encaissés dans 50 centres de compensation en mai s'élevait à 175,839 millions de dollars soit 13.6 % de plus qu'en mai 1974. Les comparaisons pour le mois de mai montrent que les versements ont augmenté dans 6 des 10 provinces. Les débits ont augmenté de 43.3 % à Terre Neuve, de 31.0 % au Nouveau-Brunswick, de 9.4 % au Québec, de 21.7 % en Ontario, de 4.7 % en Alberta, de 2.1 % en Colombie-Britannique. Les débits ont accusé une baisse de 3.0 % dans l'Île-du-Prince-Édouard, de 3.0 % en Nouvelle-Écosse, de 11.5 % au Manitoba, de 2.0 % en Saskatchewan.

Les centres

Trente des cinquante centres ont enregistré une valeur totale de chèques encaissés supérieure à celle du mois de mai 1974. Pour ce qui est des grands centres, les versements ont augmenté de 10.9 % à Montréal, de 26.4 % à Toronto, de 2.0 % à Vancouver; ils ont diminué de 11.4 % à Winnipeg.

Volumes des transactions

Le taux de transactions sur comptes courants (calculé sur une base annuelle) était de 160.81 % comparativement à 155.21 % en mai 1974. Le taux de transactions sur comptes d'épargne était de 1.77 comparativement à 2.01 en mai 1974.

Division des finances des entreprises

August - 1975 - Août  
5-4404-509

TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	May - Mai			First five months - Cinq premiers mois		
	1974	1975	1975 1974	1974	1975	1975 1974
	\$'000		%	\$'000		%
<u>Newfoundland - Terre-Neuve:</u>						
St. John's .....	656,957	941,760	143.35	3,971,118	4,062,824	102.31
<u>Prince Edward Island - Île-du-Prince-Édouard:</u>						
Charlottetown .....	132,850	128,979	97.00	554,436	707,906	127.68
<u>Nova Scotia - Nouvelle-Écosse:</u>						
Glace Bay .....	15,734	16,283	103.48	66,453	76,117	114.54
Halifax .....	1,339,745	1,284,647	95.88	5,512,215	6,480,233	117.56
Sydney .....	127,912	137,661	107.62	538,173	660,117	122.65
Total - 3 centres .....	1,483,391	1,438,591	96.98	6,116,841	7,216,467	117.97
<u>New Brunswick - Nouveau-Brunswick:</u>						
Fredericton .....	267,787	390,844	145.95	1,433,317	1,840,305	128.39
Moncton .....	353,879	565,840	159.89	1,334,433	2,054,566	153.96
Saint John .....	498,475	511,794	102.67	2,014,046	2,463,165	122.30
Total - 3 centres .....	1,120,141	1,468,478	131.00	4,781,796	6,358,036	132.96
<u>Québec:</u>						
Chicoutimi .....	203,926	208,519	102.25	678,314	927,307	136.70
Drummondville .....	100,675	101,775	101.09	407,979	451,963	110.78
Granby .....	143,876	127,661	88.72	529,682	606,142	114.43
Montréal .....	34,463,464	38,215,478	110.88	137,532,272	178,102,691	129.50
Québec .....	5,743,234	5,899,785	102.72	21,416,648	30,737,895	143.52
St-Hyacinthe .....	147,576	157,964	107.03	587,761	703,427	119.67
Shawinigan .....	46,573	47,309	101.58	184,174	210,063	114.05
Sherbrooke .....	254,077	237,814	93.60	1,007,952	1,130,776	112.18
Trois-Rivières .....	166,765	162,979	97.72	664,124	736,272	110.86
Valleyfield .....	62,691	66,615	106.26	259,368	282,378	108.87
Total - 10 centres .....	41,332,857	45,225,899	109.42	163,268,274	213,888,914	131.00
<u>Ontario:</u>						
Brantford .....	274,798	291,093	105.92	1,223,241	1,434,343	117.26
Chatham .....	383,751	290,313	75.65	1,657,018	2,282,426	137.74
Cornwall .....	129,248	124,652	96.44	559,508	573,522	102.50
Guelph .....	245,201	211,925	86.43	1,006,819	1,125,530	111.79
Hamilton .....	2,688,197	2,734,639	101.72	10,994,002	12,594,821	114.56
Kingston .....	240,853	274,915	114.14	967,767	1,255,156	129.70
Kitchener .....	743,420	801,945	107.87	3,014,372	3,411,927	113.18
London .....	1,921,399	2,129,842	110.84	7,991,603	10,128,032	126.73
Niagara Falls .....	169,061	117,654	69.59	669,815	564,922	84.34
Oshawa .....	1,501,681	1,428,361	95.11	5,680,259	6,134,569	108.00
Ottawa .....	2,475,523	2,659,889	107.44	10,909,669	12,642,425	115.88
Peterborough .....	191,381	205,273	107.26	811,325	850,400	104.81
St. Catharines .....	345,533	375,614	108.70	1,407,925	1,710,798	121.51
Sarnia .....	252,939	264,143	104.42	990,985	1,180,030	119.07
Sault Ste. Marie .....	884,064	422,035	47.74	3,143,400	2,089,250	66.46
Sudbury .....	246,392	265,423	107.72	1,001,859	1,181,343	117.91
Thunder Bay .....	319,989	307,356	96.05	1,292,147	1,515,079	117.25
Timmins .....	87,277	107,924	123.65	342,510	455,836	133.08
Toronto .....	63,013,109	79,619,189	126.35	280,682,846	375,957,135	133.94
Windsor .....	1,041,204	1,272,346	122.19	4,828,108	5,919,745	122.61
Total - 20 centres .....	77,155,020	93,904,531	121.70	339,175,178	443,007,290	130.61
<u>Manitoba:</u>						
Brandon .....	101,437	91,457	90.16	380,434	419,383	110.24
Winnipeg .....	7,808,815	6,918,787	88.60	30,623,422	35,831,791	117.00
Total - 2 centres .....	7,910,252	7,010,244	88.62	31,003,856	36,251,174	116.92

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	May - Mai			First five months - Cinq premiers mois		
	1974	1975	1975 1974	1974	1975	1975 1974
	\$'000		%	\$'000		%
<b>Saskatchewan:</b>						
Moose Jaw .....	74,068	81,983	110.68	279,210	339,786	121.69
Prince Albert .....	83,713	82,777	98.88	320,734	373,508	116.45
Regina .....	1,828,115	1,820,398	99.57	7,596,568	9,540,645	125.59
Saskatoon .....	450,537	402,754	89.39	1,984,231	2,141,179	107.91
Total - 4 centres .....	2,436,433	2,387,912	98.00	10,180,743	12,395,118	121.75
<b>Alberta:</b>						
Calgary .....	5,841,973	5,600,266	95.86	24,120,780	31,025,914	128.62
Edmonton .....	4,103,496	4,841,086	117.97	15,921,859	22,377,441	140.54
Lethbridge .....	225,398	222,828	98.85	933,343	1,064,590	114.06
Medicine Hat .....	91,813	86,289	93.98	349,528	377,509	108.00
Total - 4 centres .....	10,262,680	10,750,469	104.75	41,325,510	54,845,454	132.71
<b>British Columbia - Colombie-Britannique:</b>						
Vancouver .....	10,292,718	10,493,498	101.95	44,890,181	52,359,293	116.63
Victoria .....	2,030,356	2,088,615	102.86	7,159,607	12,414,740	173.39
Total - 2 centres .....	12,323,074	12,582,113	102.10	52,049,788	64,774,033	124.44
Total - 50 centres .....	154,813,655	175,838,976	113.58	652,431,540	843,507,216	129.28

TABLE 2. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 2. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years - Années représentatives	Canada	Atlantic Provinces - Provinces de l'Atlantique	Québec	Ontario	Prairie Provinces - Provinces des Prairies	British Columbia - Colombie- Britannique
thousands of dollars - milliers de dollars						
1924 .....	10,657,710(1)	249,263	3,201,134	4,310,880	2,200,389	696,044
1925 .....	10,661,063	221,017	3,240,833	4,291,263	2,195,320	712,630
1929 .....	19,255,760	324,976	6,694,400	7,987,367	2,956,913	1,292,104
1930 .....	15,627,428	285,818	5,471,191	6,399,226(2)	2,449,117	1,022,076
1933 .....	10,212,856	185,969	2,942,260	4,489,120	2,038,791(3)	556,716
1935 .....	12,505,825	210,182	3,573,680	5,816,365	2,244,929	660,669
1940 .....	14,352,769	370,775	4,325,526	6,235,612	2,541,802	879,054
1945 .....	26,581,560	603,979	7,658,764	12,330,829(4)	4,318,138	1,669,850
1950 .....	36,469,576	953,471(5)	10,743,830	15,574,074(6)	6,083,703	3,114,498
1953 .....	55,924,384	1,314,811	15,392,320	25,201,755	9,558,673	4,456,825
1955 .....	63,084,617	1,351,953	18,924,010	28,603,222	9,344,705	4,860,727
1960 .....	108,659,710	2,191,534	32,187,836	51,781,571	15,310,045	7,188,724
1965 .....	190,578,227	3,714,732	58,339,484	89,333,567	26,518,105	12,672,339
1966 .....	209,058,238	4,875,810	64,200,511	94,769,977	29,863,930	15,348,010
1967 .....	235,978,674	5,263,841	75,302,095	105,316,724	33,808,312	16,287,702
1968 .....	247,576,218	5,840,490	71,222,842	116,303,855	36,569,414	17,639,617
1969 .....	284,117,257	6,755,656	79,349,429	137,841,755	38,151,072	22,019,345
1970 .....	308,630,218	7,891,418	79,963,211	156,086,332(7)	41,985,009	22,704,248
1971 .....	343,892,094	8,074,500	91,252,260	176,526,591	43,135,471	24,903,272
1972 .....	406,530,893	8,835,639	106,755,808	211,531,191	49,242,607	30,165,648
1973 .....	517,552,925	9,925,472	128,820,016	282,093,015	59,292,859	37,421,563
1974 .....	635,065,927 <sup>r</sup>	12,831,812	159,956,872	327,717,346	82,510,109	52,049,788
1975 .....	825,216,873	15,060,788	209,971,362	431,918,944	103,491,746	64,774,033

(1) Original 31 centres. - À l'origine, 31 centres. (2) Includes Sarnia as of January 1926 and Sudbury as of September 1929. - Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929. (3) Weyburn branches absorbed by Imperial Bank, May 1931. - Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931. (4) St. Catharines data added as of May 1941. - Données sur St. Catharines ajoutées à partir de mai 1941. (5) St. John's, Newfoundland, data added as of April 1949. - Données sur St. John's, Terre-Neuve, à partir d'avril 1949. (6) Cornwall data added as of May 1950. - Données sur Cornwall à partir de mai 1950. (7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure. - En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William. <sup>r</sup> Revised figures. - Nombres rectifiés.



TABLE 3. Cheques Cashied by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	May - Mai					
	Current - Courant		Savings - Épargne		Personal chequing - Chèques personnels	
	1974	1975	1974	1975	1974	1975
	thousands of dollars - milliers de dollars					
<u>Newfoundland - Terre-Neuve:</u>						
St. John's .....	582,880	851,660	51,964	63,761	22,113	26,339
<u>Prince Edward Island - Île-du-Prince-Édouard:</u>						
Charlottetown .....	115,268	112,980	9,485	7,290	8,097	8,709
<u>Nova Scotia - Nouvelle-Écosse:</u>						
Glace Bay .....	12,640	12,739	1,846	2,068	1,248	1,476
Halifax .....	1,237,936	1,176,221	51,810	50,232	49,999	58,194
Sydney .....	115,237	122,976	6,716	7,290	5,959	7,395
Total - 3 centres .....	1,365,813	1,311,936	60,372	59,590	57,206	67,065
<u>New Brunswick - Nouveau-Brunswick:</u>						
Fredericton .....	241,793	362,509	16,056	14,772	9,938	13,563
Moncton .....	318,309	535,081	16,108	14,669	19,462	16,090
Saint John .....	449,612	467,084	32,288	26,406	16,575	18,304
Total - 3 centres .....	1,009,714	1,364,674	64,452	55,847	45,975	47,957
<u>Québec:</u>						
Chicoutimi .....	187,186	190,713	11,332	10,859	5,408	6,947
Drummondville .....	88,340	93,201	10,793	6,830	1,542	1,744
Granby .....	131,567	113,170	9,237	10,727	3,072	3,764
Montréal .....	32,584,134	35,500,556	1,527,764	2,370,554	351,566	344,368
Québec .....	5,525,857	5,667,590	192,436	200,724	24,941	31,471
St-Hyacinthe .....	126,884	138,517	18,291	16,071	2,401	3,376
Shawinigan .....	40,620	40,889	4,429	4,301	1,524	2,119
Sherbrooke .....	222,425	208,296	21,975	18,585	9,677	10,933
Trois-Rivières .....	149,318	144,921	13,233	12,985	4,214	5,073
Valleyfield .....	53,636	55,343	7,391	9,203	1,664	2,069
Total - 10 centres .....	39,109,967	42,153,196	1,816,881	2,660,839	406,009	411,864
<u>Ontario:</u>						
Brantford .....	238,058	252,710	23,106	24,364	13,634	14,019
Chatham .....	356,606	262,072	17,095	15,933	10,050	12,308
Cornwall .....	110,705	108,393	12,289	9,833	6,254	6,426
Guelph .....	211,623	178,267	20,021	19,468	13,557	14,190
Hamilton .....	2,429,882	2,487,180	164,213	152,545	94,102	94,914
Kingston .....	177,075	213,070	38,141	33,992	25,637	27,853
Kitchener .....	668,277	729,410	42,957	40,868	32,186	31,667
London .....	1,785,821	1,957,446	78,089	107,207	57,489	65,189
Niagara Falls .....	144,319	94,076	16,662	15,065	8,080	8,513
Oshawa .....	1,444,639	1,379,396	36,915	30,246	20,127	18,719
Ottawa .....	2,128,153	2,330,735	197,051	178,347	150,319	150,807
Peterborough .....	154,667	167,755	21,450	21,613	15,264	15,905
St. Catharines .....	292,299	327,712	34,392	27,427	18,842	20,475
Sarnia .....	220,011	228,315	18,762	20,882	14,166	14,946
Sault Ste. Marie .....	846,220	386,813	26,447	20,538	11,397	14,684
Sudbury .....	200,000	216,659	31,212	29,220	15,180	19,544
Thunder Bay .....	262,342	254,382	35,618	29,086	22,029	23,888
Timmins .....	72,705	91,168	10,073	11,097	4,499	5,659
Toronto .....	60,457,787	77,299,472	1,801,476	1,594,706	753,846	725,011
Windsor .....	910,522	1,144,814	96,080	80,277	34,602	47,255
Total - 20 centres .....	73,111,711	90,109,845	2,722,049	2,462,714	1,321,260	1,331,972
<u>Manitoba:</u>						
Brandon .....	74,554	68,412	16,363	12,110	10,520	10,935
Winnipeg .....	7,454,866	6,608,024	215,778	151,146	138,171	159,617
Total 2 centres .....	7,529,420	6,676,436	232,141	163,256	148,691	170,552

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABEAU 3. Chèques tirés par type de compte - fin

	May - Mai					
	Current - Courant		Savings - Épargne		Personal chequing - Chèques personnels	
	1974	1975	1974	1975	1974	1975
	thousands of dollars - milliers de dollars					
<b>Saskatchewan:</b>						
Moose Jaw .....	51,789	61,279	11,908	10,009	10,371	10,695
Prince Albert .....	70,142	68,139	6,218	5,946	7,353	8,692
Regina .....	1,738,472	1,734,734	49,672	40,509	39,971	45,155
Saskatoon .....	379,715	332,101	35,226	31,067	35,596	39,586
Total - 4 centres .....	2,240,118	2,196,253	103,024	87,531	93,291	104,128
<b>Alberta:</b>						
Calgary .....	5,515,696	5,281,162	152,446	128,667	173,831	190,437
Edmonton .....	3,717,490	4,509,530	188,050	142,326	197,956	189,230
Lethbridge .....	187,196	183,073	17,359	15,729	20,843	24,026
Medicine Hat .....	70,870	65,508	10,017	8,664	10,926	12,117
Total - 4 centres .....	9,491,252	10,039,273	367,872	295,386	403,556	415,810
<b>British Columbia - Colombie-Britannique:</b>						
Vancouver .....	9,185,967	9,770,109	654,393	438,731	452,358	284,658
Victoria .....	1,859,702	1,933,520	99,939	92,210	70,715	62,885
Total - 2 centres .....	11,045,669	11,703,629	754,332	530,941	523,073	347,543
Total - 50 centres .....	145,601,812	166,519,882	6,182,572	6,387,155	3,029,271	2,931,939

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) - Courant(1)			Savings - Épargne		
	Cheques cashed - Chèques encaissés	Deposits(2) - Dépôts(2)	Turnover - Rotation	Cheques cashed - Chèques encaissés	Deposits - Dépôts	Turnover - Rotation
	\$'000		%	\$'000		%
1971 .....	885,371,891	7,715,954(3)	114.75	34,090,452	22,798,922(3)	1.50
1972 .....	1,028,679,510	9,095,564(3)	113.10	38,253,735	26,201,294(3)	1.46
1973 .....	1,325,656,531	10,214,452(3)	129.78	44,318,965	29,464,452(3)	1.50
1974 .....	1,640,276,213	11,124,141(3)	147.45	58,069,869	38,269,960(3)	1.52
1974 - May - Mai .....	148,631,083	11,491,390	155.21	6,182,572	36,963,431	2.01
June - Juin .....	132,265,599	11,093,801	143.07	4,932,520	37,717,247	1.57
July - Juillet .....	142,470,053	11,135,715	153.53	4,756,480	38,697,446	1.47
August - Août .....	136,873,072	10,877,197	151.00	4,607,522	39,682,086	1.39
September - Septembre ...	135,209,029	11,615,062	139.69	4,971,962	40,426,196	1.48
October - Octobre .....	151,662,748	11,212,773	162.31	4,880,987	41,430,314	1.41
November - Novembre .....	155,106,570	11,039,768	168.60	7,302,773	41,368,154	2.12
December - Decembre .....	155,920,732	11,673,399	160.28	4,954,495	40,803,074	1.46
1975 - January - Janvier .....	167,242,205	11,713,457	171.33	5,756,667	41,667,845	1.66
February - Février .....	146,917,591	11,659,449	151.21	4,955,846	42,367,615	1.40
March - Mars .....	159,098,048	12,677,320	150.59	4,770,019	42,604,046	1.34
April - Avril .....	174,287,595	12,961,995	161.35	4,640,269	42,980,347	1.29
May - Mai .....	169,451,821	12,644,479	160.81	6,387,155	43,319,438	1.77

(1) As of June 1957, includes cheques cashed against personal chequing accounts. - Au 1<sup>er</sup> juin, 1957, comprend les chèques tirés sur les comptes chèques personnels. (2) Revised to exclude federal government deposits. - Dépôts du gouvernement fédéral exclus. (3) Average deposits for the year. - Moyenne des dépôts de l'année.

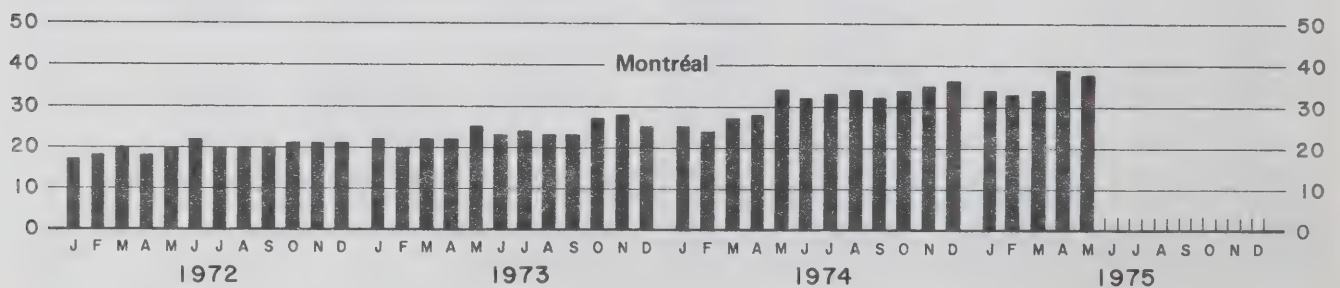
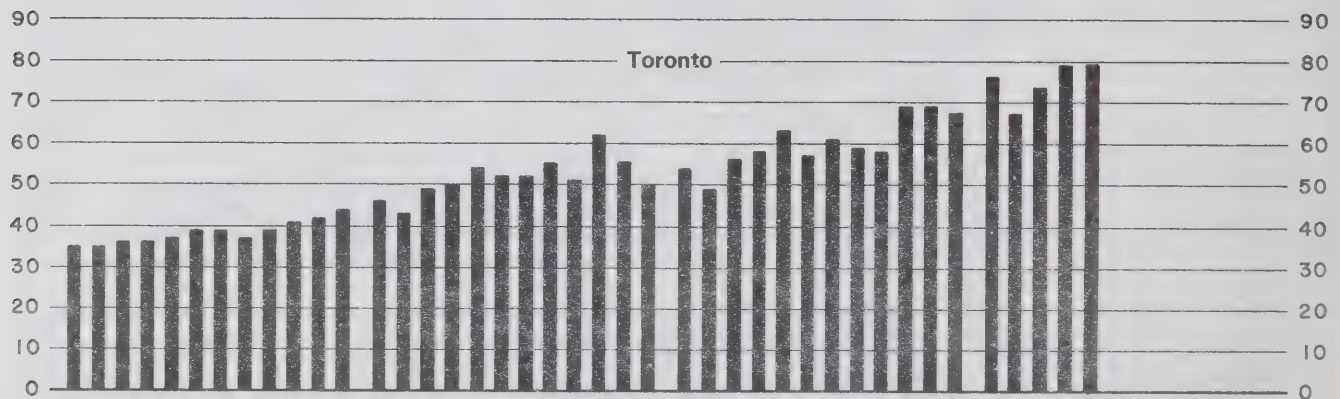
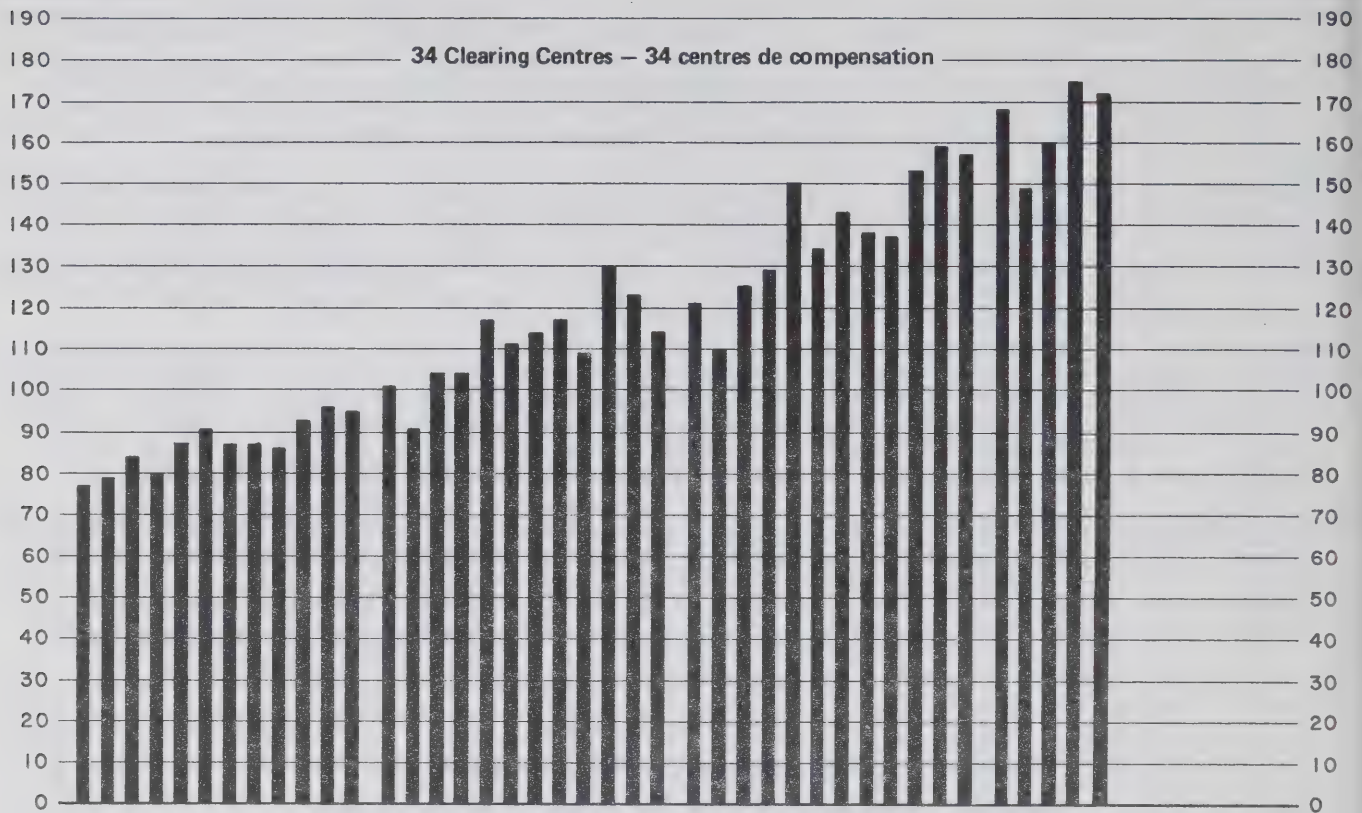
Note: Turnover in the monthly section reflects turnover on an annual basis.

Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.

# Value of Cheques Cashed in Canada Valeur des chèques encaissés au Canada

Billions of dollars  
Milliards de dollars

Billions of dollars  
Milliards de dollars



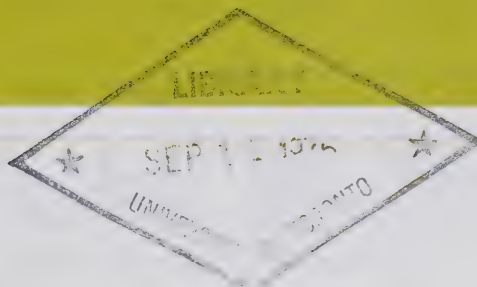








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CHEQUES CASHEDCHÈQUES ENCAISSÉS

JUNE - 1975 - JUIN

With the advent of centralized data processing, Bank Clearing Houses as they were known have been closed down. The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it would be incorrect to assume that this comparison will remain valid through time. An examination is currently underway in an attempt to establish boundaries that can be more precisely defined.

The value of cheques cashed in the 50 clearing centres in June totalled 178,108 million, 29.8% above the value for the corresponding month of 1974. Payments in all of the 10 provinces rose in the comparison. Debits increased in Newfoundland by 9.8%, Prince Edward Island by 42.2%, Nova Scotia by 10.4%, New Brunswick by 70.1%, Québec by 29.5%, Ontario by 32.1%, Manitoba by 11.7%, Saskatchewan by 15.8%, Alberta by 35.9% and British Columbia by 26.8%.

The Centres

Forty-seven of the fifty centres showed a higher value of cheques cashed than in June of 1974. In respect of the major centres, payments increased in Montreal by 20.9%, Toronto by 34.9%, Winnipeg by 11.5% and Vancouver by 22.6%.

Deposit Turnover

The turnover ratio of current deposits (compiled on an annual basis) was 155.2% compared with 143.1% for June 1974. The turnover ratio of savings accounts was 1.36 compared with the June 1974 ratio of 1.57.

Business Finance Division

L'avènement du traitement centralisé des données a fait disparaître les chambres de compensation bancaires dans leur ancienne forme. Les chiffres se rapportant au débit des comptes personnels continuent de rendre compte des données qui correspondent aux anciens centres, mais il serait inexact d'en conclure que cette comparaison sera toujours valable. On étudie actuellement le problème afin d'essayer de déterminer des limites plus précises.

La valeur des chèques encaissés dans 50 centres de compensation en juin s'élevait à 178,108 millions de dollars soit 29.8 % de plus qu'en juin 1974. Les comparaisons pour le mois de juin montrent que les versements ont augmenté dans les 10 provinces. Les débits ont augmenté de 9.8 % à Terre-Neuve, de 42.2 % dans l'Île-du-Prince-Édouard, de 10.4 % en Nouvelle-Écosse, de 70.1 % au Nouveau-Brunswick, de 29.5 % au Québec, de 32.1 % en Ontario, de 11.7 % au Manitoba, de 15.8 % en Saskatchewan, de 35.9 % en Alberta et de 26.8 % en Colombie-Britannique.

Les centres

Quarante-sept des cinquante centres ont enregistré une valeur totale de chèques encaissés supérieure à celle du mois de juin 1974. Pour ce qui est des grands centres, les versements ont augmenté de 20.9 % à Montréal, de 34.9 % à Toronto, de 11.5 % à Winnipeg et de 22.6 % à Vancouver.

Volumes des transactions

Le taux de transactions sur comptes courants (calculé sur une base annuelle) était de 155.2 % comparativement à 143.1 % en juin 1974. Le taux de transactions sur comptes d'épargne était de 1.36 comparativement à 1.57 en juin 1974.

Division des finances des entreprises



TABLE 1. Cheques Cashed Against Individual Accounts  
TABLEAU 1. Chèques tirés sur les comptes individuels

	June - Juin			First six months - Six premiers mois		
	1974	1975	$\frac{1975}{1974}$	1974	1975	$\frac{1975}{1974}$
	\$'000		%	\$'000		%
<u>Newfoundland - Terre-Neuve:</u>						
St. John's .....	983,456	1,080,243	109.84	4,954,574	5,143,067	103.80
<u>Prince Edward Island - Île-du-Prince-Édouard:</u>						
Charlottetown .....	108,912	154,880	142.21	667,348	862,786	129.28
<u>Nova Scotia - Nouvelle-Écosse:</u>						
Glace Bay .....	14,868	19,095	128.43	81,321	95,212	117.08
Halifax .....	1,184,337	1,305,769	110.25	6,696,552	7,786,002	116.26
Sydney .....	131,136	143,364	109.32	669,309	803,481	120.04
Total - 3 centres .....	1,330,341	1,468,228	110.36	7,447,182	8,684,695	116.61
<u>New Brunswick - Nouveau-Brunswick:</u>						
Fredericton .....	234,593	514,848	219.46	1,667,910	2,355,153	141.20
Moncton .....	278,483	523,124	187.84	1,612,916	2,577,690	159.81
Saint John .....	406,201	525,673	129.41	2,420,247	2,988,838	123.49
Total - 3 centres .....	919,277	1,563,645	170.09	5,701,073	7,921,681	138.95
<u>Québec:</u>						
Chicoutimi .....	156,616	190,284	121.85	834,930	1,117,591	133.85
Drummondville .....	83,348	101,124	121.32	491,327	553,087	112.59
Granby .....	121,269	142,784	117.74	650,951	748,926	115.05
Montréal .....	31,923,472	38,625,509	120.99	169,455,744	216,728,200	127.89
Québec .....	3,807,329	7,736,292	203.19	25,223,977	38,474,187	152.53
St-Hyacinthe .....	117,520	159,597	135.80	705,281	863,024	122.36
Shawinigan .....	40,159	40,873	101.77	224,333	250,936	111.86
Sherbrooke .....	212,301	251,136	118.29	1,220,253	1,381,912	113.24
Trois-Rivières .....	140,912	159,872	113.45	805,036	896,144	111.31
Valleyfield .....	54,688	66,224	121.09	314,056	348,602	110.99
Total - 10 centres .....	36,657,614	47,473,695	129.50	199,925,888	261,362,609	130.73
<u>Ontario:</u>						
Brantford .....	256,852	301,243	117.28	1,480,093	1,735,586	117.26
Chatham .....	334,038	333,721	99.90	1,991,056	2,616,147	131.39
Cornwall .....	124,095	131,686	106.11	683,603	705,208	103.16
Guelph .....	247,753	243,375	98.23	1,254,572	1,478,905	117.88
Hamilton .....	2,350,029	2,725,295	115.96	13,344,031	15,320,116	114.80
Kingston .....	213,867	246,441	115.23	1,181,634	1,611,597	136.38
Kitchener .....	647,033	768,890	118.83	3,661,405	4,180,817	114.18
London .....	1,897,882	2,261,136	119.14	9,889,485	12,389,168	125.27
Niagara Falls .....	150,815	132,920	88.13	820,630	697,842	85.04
Oshawa .....	1,345,705	1,428,027	106.11	7,025,964	7,562,596	107.63
Ottawa .....	2,208,236	3,033,970	137.39	13,117,905	15,676,395	119.50
Peterborough .....	173,195	204,007	117.79	984,520	1,054,407	107.09
St. Catharines .....	319,738	375,990	117.59	1,727,663	2,086,788	120.78
Sarnia .....	203,230	262,191	129.01	1,194,215	1,442,221	120.76
Sault Ste. Marie .....	281,513	367,280	130.46	3,424,913	2,456,530	71.72
Sudbury .....	212,292	286,913	135.15	1,214,151	1,468,256	120.92
Thunder Bay .....	304,762	331,056	108.63	1,596,909	1,846,135	115.60
Timmins .....	72,102	114,183	158.36	414,612	570,019	137.48
Toronto .....	56,650,132	76,474,427	134.99	337,332,978	452,431,562	134.12
Windsor .....	1,011,834	1,170,995	115.73	5,839,942	7,090,740	121.41
Total - 20 centres .....	69,005,103	91,193,746	132.15	408,180,281	534,201,036	130.87
<u>Manitoba:</u>						
Brandon .....	75,971	91,641	120.62	456,405	511,024	111.96
Winnipeg .....	6,907,706	7,707,565	111.57	37,531,128	43,539,356	116.00
Total - 2 centres .....	6,983,677	7,799,206	111.67	37,987,533	44,050,380	115.96

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	June - Juin			First six months - Six premiers mois		
	1974	1975	1975 1974	1974	1975	1975 1974
	\$'000		%	\$'000		%
<b>Saskatchewan:</b>						
Moose Jaw .....	58,308	69,578	119.32	337,518	409,364	121.28
Prince Albert .....	52,599	86,729	164.88	373,333	460,237	123.27
Regina .....	1,524,960	1,679,208	110.11	9,121,528	11,219,853	123.00
Saskatoon .....	356,260	472,097	132.51	2,340,491	2,613,276	111.65
Total - 4 centres .....	1,992,127	2,307,612	115.83	12,172,870	14,702,730	120.78
<b>Alberta:</b>						
Calgary .....	5,402,729	5,894,530	109.10	29,523,509	36,920,444	125.05
Edmonton .....	2,523,167	4,919,357	194.96	18,445,026	27,296,798	147.99
Lethbridge .....	179,729	217,894	121.23	1,113,072	1,282,484	115.22
Medicine Hat .....	74,012	86,613	117.02	423,540	464,122	109.58
Total - 4 centres .....	8,179,637	11,118,394	135.93	49,505,147	65,963,848	133.24
<b>British Columbia - Colombie-Britannique:</b>						
Vancouver .....	9,211,032	11,298,703	122.66	54,101,213	63,657,996	117.66
Victoria .....	1,785,985	2,650,505	148.40	8,945,592	15,065,245	168.40
Total - 2 centres .....	10,997,017	13,949,208	126.84	63,046,805	78,723,241	124.86
Total - 50 centres .....	137,157,161	178,108,857	129.85	789,588,701	1,021,616,073	129.39

TABLE 2. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 2. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years - Années représentatives	Canada	Atlantic Provinces - Provinces de l'Atlantique	Québec	Ontario	Prairie Provinces - Provinces des Prairies	British Columbia - Colombie- Britannique
	thousands of dollars - milliers de dollars					
1924 .....	12,714,486(1)	297,804	3,824,746	5,096,439	2,667,954	827,543
1925 .....	12,792,269	269,043	3,899,801	5,199,570	2,577,296	866,559
1929 .....	22,835,608	386,505	7,878,276	9,511,588(2)	3,532,048	1,527,191
1930 .....	19,035,169	355,181	6,692,408	7,763,045	3,006,687	1,217,848
1933 .....	13,195,273	226,056	3,823,504	5,854,301	2,591,107(3)	700,305
1935 .....	15,216,135	262,826	4,379,880	7,080,079	2,696,220	797,130
1940 .....	17,001,691	400,017	5,070,783	7,488,654	2,997,221	1,045,016
1945 .....	32,667,134	725,659	9,364,105	15,147,983(4)	5,407,461	2,021,971
1950 .....	46,514,276	1,231,998(5)	13,406,350	20,104,323(6)	7,841,926	3,929,679
1953 .....	68,901,319	1,899,000	19,014,111	30,670,995	11,800,734	5,516,479
1955 .....	78,117,163	1,987,919	23,026,499	35,389,668	11,757,076	5,956,001
1960 .....	133,755,325	2,662,169	39,660,493	63,602,155	18,999,662	8,830,846
1965 .....	231,751,399	4,565,057	70,398,703	108,885,546	32,357,684	15,544,409
1966 .....	252,512,959	5,821,655	77,131,090	114,811,760	36,089,679	18,658,775
1967 .....	285,446,363	6,356,961	90,407,004	127,452,347	41,331,884	19,898,167
1968 .....	297,776,316	7,121,595	85,450,554	140,100,515	43,744,069	21,359,583
1969 .....	345,721,879	8,071,803	95,966,900	168,016,736(7)	46,891,760	26,774,680
1970 .....	376,759,465	9,498,169	96,581,182	192,001,590	51,212,613	27,465,911
1971 .....	420,248,815	9,849,928	110,505,486	216,101,377	53,353,165	30,438,859
1972 .....	497,450,952	10,741,119	131,143,488	258,300,360	60,294,197	36,971,788
1973 .....	628,082,577	11,944,041	155,542,633	342,465,705	72,316,401	45,813,797
1974 .....	768,762,875 <sup>r</sup>	15,684,289 <sup>r</sup>	195,899,974 <sup>r</sup>	394,466,257 <sup>r</sup>	99,665,550	63,046,805
1975 .....	999,174,850	18,495,597	256,584,299	520,654,755	124,716,958	78,723,241

(1) Original 31 centres. - À l'origine, 31 centres. (2) Includes Sarnia as of January 1926 and Sudbury as of September 1929. - Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929. (3) Weyburn branches absorbed by Imperial Bank, May 1931. - Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931. (4) St. Catharines data added as of May 1941. - Données sur St. Catharines ajoutées à partir de mai 1941. (5) St. John's, Newfoundland, data added as of April 1949. - Données sur St. John's, Terre-Neuve, à partir d'avril 1949. (6) Cornwall data added as of May 1950. - Données sur Cornwall à partir de mai 1950. (7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure. - En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William. <sup>r</sup> Revised figures. - Nombres rectifiés.

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	June - Juin					
	Current - Courant		Savings - Épargne		Personal chequing - Chèques personnels	
	1974	1975	1974	1975	1974	1975
	thousands of dollars - milliers de dollars					
<u>Newfoundland - Terre-Neuve:</u>						
St. John's .....	897,611	1,011,458	65,200	43,191	20,645	25,594
<u>Prince Edward Island - Île-du-Prince-Édouard:</u>						
Charlottetown .....	95,803	138,010	6,338	7,158	7,994	9,712
<u>Nova Scotia - Nouvelle-Écosse:</u>						
Glace Bay .....	11,906	15,552	1,821	2,085	1,145	1,458
Halifax .....	1,097,323	1,214,130	42,688	40,013	53,776	51,626
Sydney .....	119,426	125,690	5,921	10,277	6,338	7,397
Total - 3 centres .....	1,228,655	1,355,372	50,430	52,375	61,259	60,481
<u>New Brunswick - Nouveau-Brunswick:</u>						
Fredericton .....	212,664	488,282	11,066	12,921	11,445	13,645
Moncton .....	253,806	491,375	12,163	13,771	13,748	17,978
Saint John .....	373,811	485,433	19,741	21,564	14,452	18,676
Total - 3 centres .....	840,281	1,465,090	42,970	48,256	39,645	50,299
<u>Québec:</u>						
Chicoutimi .....	143,417	172,670	8,427	10,748	5,387	6,866
Drummondville .....	76,048	92,149	5,815	6,968	1,302	2,007
Granby .....	112,269	130,076	6,332	9,106	2,936	3,602
Montréal .....	30,390,878	36,951,381	1,252,135	1,324,795	317,436	349,333
Québec .....	3,672,207	7,487,294	106,661	217,063	31,784	31,935
St-Hyacinthe .....	102,569	143,694	13,370	13,486	1,967	2,417
Shawinigan .....	35,465	35,128	3,487	3,889	1,129	1,856
Sherbrooke .....	188,196	219,668	16,688	20,299	8,375	11,169
Trois-Rivières .....	126,114	141,970	10,907	12,993	4,017	4,909
Valleyfield .....	47,567	57,997	5,748	6,188	1,554	2,039
Total - 10 centres .....	34,894,730	45,432,027	1,429,570	1,625,535	375,887	416,133
<u>Ontario:</u>						
Brantford .....	228,496	268,189	18,451	19,467	9,905	13,587
Chatham .....	311,929	307,196	12,942	14,658	9,167	11,867
Cornwall .....	107,855	115,920	10,466	8,917	5,774	6,849
Guelph .....	219,184	209,902	15,547	18,558	13,022	14,915
Hamilton .....	2,153,883	2,488,512	118,131	148,450	78,015	94,333
Kingston .....	163,179	190,696	29,323	29,439	21,365	26,306
Kitchener .....	585,243	697,328	35,617	39,632	26,173	31,930
London .....	1,777,992	2,111,954	63,372	85,196	56,518	63,986
Niagara Falls .....	130,296	110,291	13,695	13,713	6,824	8,916
Oshawa .....	1,297,721	1,379,955	30,852	30,204	17,132	17,868
Ottawa .....	1,928,197	2,634,057	155,592	182,860	124,447	217,053
Peterborough .....	142,663	167,605	16,389	18,900	14,143	17,502
St. Catharines .....	274,852	327,234	27,419	27,987	17,467	20,769
Sarnia .....	176,081	218,661	15,064	19,947	12,085	23,583
Sault Ste. Marie .....	254,111	331,947	16,342	20,906	11,060	14,427
Sudbury .....	170,451	236,681	27,532	30,082	14,309	20,150
Thunder Bay .....	258,984	278,339	27,217	29,623	18,561	23,094
Timmins .....	60,818	96,783	7,517	11,388	8,538	6,012
Toronto .....	54,518,187	74,376,699	1,466,034	1,396,355	665,911	701,373
Windsor .....	913,967	1,064,736	67,616	69,917	30,251	36,342
Total - 20 centres .....	65,674,089	87,606,685	2,175,118	2,216,199	1,155,896	1,370,862
<u>Manitoba:</u>						
Brandon .....	56,981	70,918	11,235	10,134	7,755	10,589
Winnipeg .....	6,639,825	7,391,412	154,600	148,399	113,281	167,754
Total 2 centres .....	6,696,806	7,462,330	165,835	158,533	121,036	178,343



TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	June - Juin					
	Current - Courant		Savings - Épargne		Personal chequing - Chèques personnels	
	1974	1975	1974	1975	1974	1975
	thousands of dollars - milliers de dollars					
<b>Saskatchewan:</b>						
Moose Jaw .....	42,475	51,985	8,708	8,012	7,125	9,581
Prince Albert .....	42,722	73,821	4,185	5,269	5,692	7,639
Regina .....	1,450,283	1,601,833	32,992	34,263	41,685	43,112
Saskatoon .....	305,247	405,686	22,524	26,716	28,489	39,695
Total - 4 centres .....	1,840,727	2,133,325	68,409	74,260	82,991	100,027
<b>Alberta:</b>						
Calgary .....	5,144,754	5,564,423	102,956	130,870	155,019	199,237
Edmonton .....	2,109,340	4,577,254	149,722	131,777	264,105	210,326
Lethbridge .....	151,581	181,634	10,950	12,982	17,198	23,278
Medicine Hat .....	57,703	68,992	7,936	7,490	8,373	10,131
Total - 4 centres .....	7,463,378	10,392,303	271,564	283,119	444,695	442,972
<b>British Columbia - Colombie-Britannique:</b>						
Vancouver .....	8,295,760	10,503,550	536,243	402,398	379,029	392,755
Victoria .....	1,647,253	2,498,121	79,885	78,698	58,847	73,686
Total - 2 centres .....	9,943,013	13,001,671	616,128	481,096	437,876	466,441
Total - 50 centres .....	129,575,093	169,998,271	4,891,562	4,989,722	2,690,506	3,120,864

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) - Courant(1)			Savings - Épargne		
	Cheques cashed - Chèques encaissés	Deposits(2) - Dépôts(2)	Turnover - Rotation	Cheques cashed - Chèques encaissés	Deposits - Dépôts	Turnover - Rotation
	\$'000		%	\$'000		%
1971 .....	885,371,891	7,715,954(3)	114.75	34,090,452	22,798,922(3)	1.50
1972 .....	1,028,679,510	9,095,564(3)	113.10	38,253,735	26,201,294(3)	1.46
1973 .....	1,325,656,531	10,214,452(3)	129.78	44,318,965	29,464,452(3)	1.50
1974 .....	1,640,276,213	11,124,141(3)	147.45	58,069,869	38,269,960(3)	1.52
1974 - June - Juin .....	132,265,599	11,093,801	143.07	4,932,520	37,717,247	1.57
July - Juillet .....	142,470,053	11,135,715	153.53	4,756,480	38,697,446	1.47
August - Août .....	136,873,072	10,877,197	151.00	4,607,522	39,682,086	1.39
September - Septembre ...	135,209,029	11,615,062	139.69	4,971,962	40,426,196	1.48
October - Octobre .....	151,662,748	11,212,773	162.31	4,880,987	41,430,314	1.41
November - Novembre .....	155,106,570	11,039,768	168.60	7,302,773	41,368,154	2.12
December - Décembre .....	155,920,732	11,673,399	160.28	4,954,495	40,803,074	1.46
1975 - January - Janvier .....	167,242,205	11,713,457	171.33	5,756,667	41,667,845	1.66
February - Février .....	146,917,591	11,659,449	151.21	4,955,846	42,367,615	1.40
March - Mars .....	159,098,048	12,677,320	150.59	4,770,019	42,604,046	1.34
April - Avril .....	174,287,595	12,961,995	161.35	4,640,269	42,980,347	1.29
May - Mai .....	169,451,821	12,644,479	160.81	6,387,155	43,319,438	1.77
June - Juin .....	173,119,135	13,383,069	155.22	4,989,722	43,947,051	1.36

(1) As of June 1957, includes cheques cashed against personal chequing accounts. - Au 1<sup>er</sup> juin, 1957, comprend les chèques tirés sur les comptes chèques personnels. (2) Revised to exclude federal government deposits. - Dépôts du gouvernement fédéral exclus. (3) Average deposits for the year. - Moyenne des dépôts de l'année.

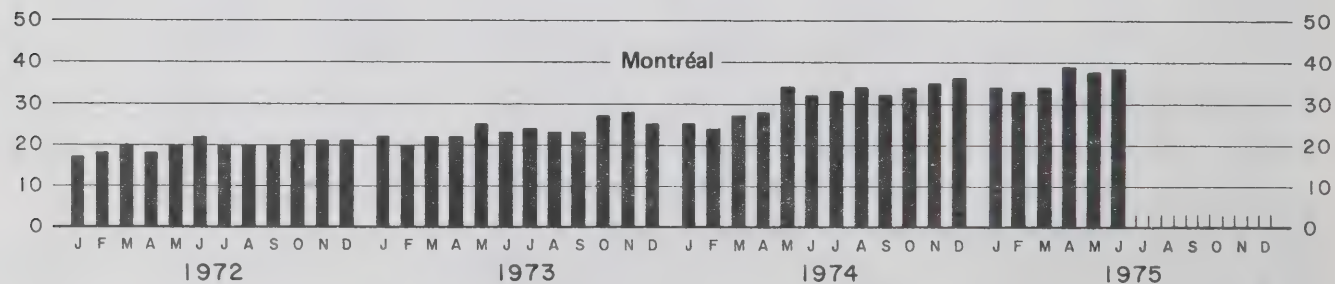
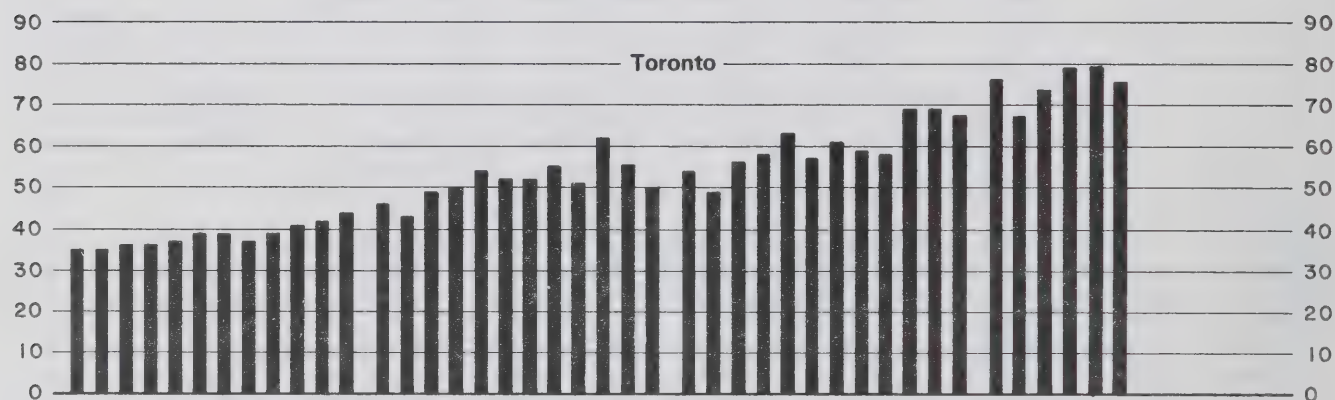
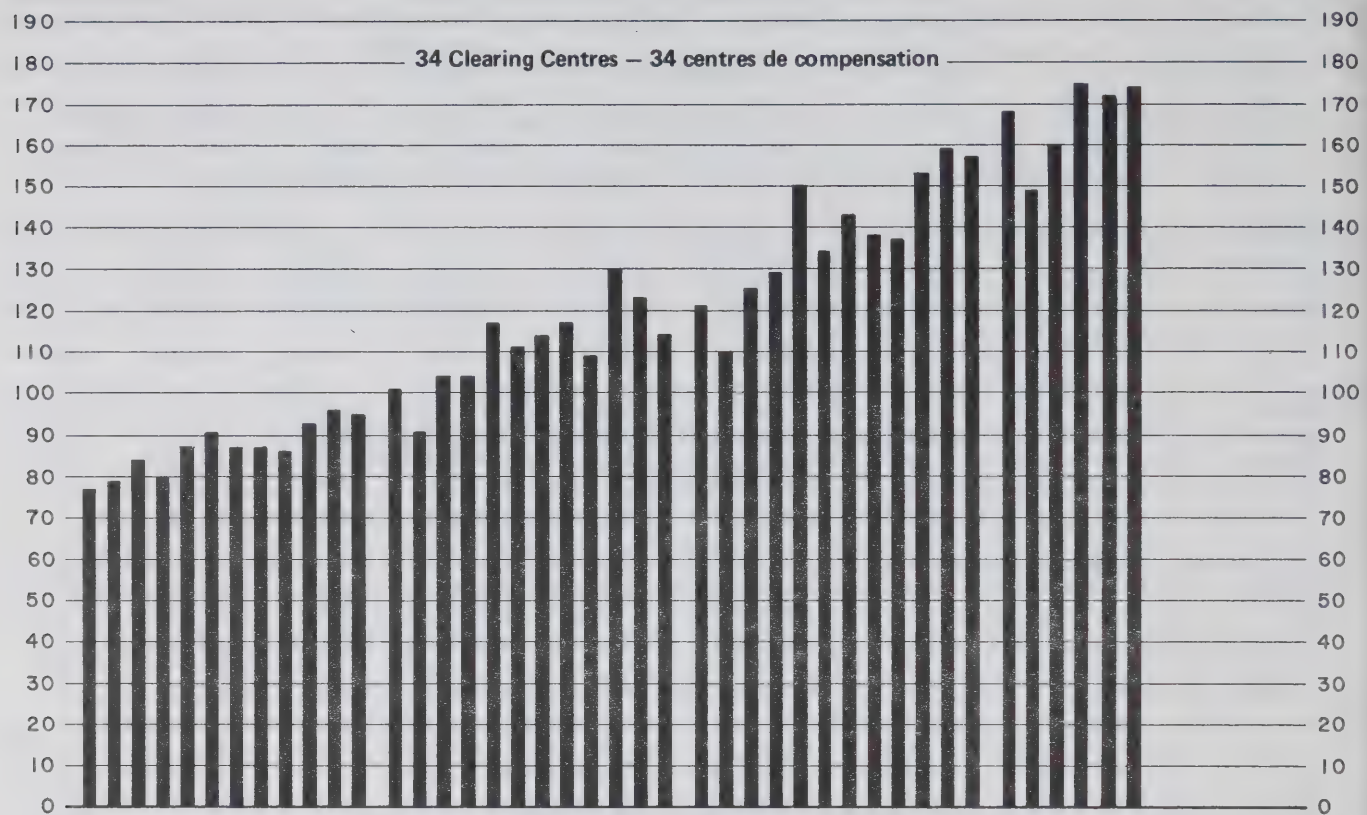
Note: Turnover in the monthly section reflects turnover on an annual basis.

Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.

# Value of Cheques Cashed in Canada Valeur des chèques encaissés au Canada

Billions of dollars  
Milliards de dollars

Billions of dollars  
Milliards de dollars











# Statistics Canada Statistique Canada



Price: 30 cents, \$3.00 a year

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CHEQUES CASHEDCHÈQUES ENCAISSÉS

JULY - 1975 - JUILLET

With the advent of centralized data processing, Bank Clearing Houses as they were known have been closed down. The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it would be incorrect to assume that this comparison will remain valid through time. An examination is currently underway in an attempt to establish boundaries that can be more precisely defined.

The value of cheques cashed in the 50 clearing centres in July totalled \$185,945 million, 26.3% above the value for the corresponding month of 1974. Payments in 8 of the 10 provinces rose in the comparison. Debits increased in Newfoundland by 16.8%, Prince Edward Island by 61.3%, New Brunswick by 30.1%, Québec by 30.2%, Ontario by 31.0%, Manitoba by 0.4%, Alberta by 20.9% and British Columbia by 16.1%. Debits decreased in Nova Scotia by 5.8% and Saskatchewan by 1.5%.

The Centres

Forty-four of the fifty centres showed a higher value of cheques cashed than in July of 1974. In respect of the major centres, payments increased in Montreal by 23.1%, Toronto by 34.0%, Winnipeg by 0.1% and Vancouver by 12.0%.

Deposit Turnover

The turnover ratio of current deposits (compiled on an annual basis) was 158.8% compared with 157.6% for July 1974. The turnover ratio of savings accounts was 1.38 compared with the July 1974 ratio of 1.47

Business Finance Division

L'avènement du traitement centralisé des données a fait disparaître les chambres de compensation bancaires dans leur ancienne forme. Les chiffres se rapportant au débit des comptes personnels continuent de rendre compte des données qui correspondent aux anciens centres, mais il serait inexact d'en conclure que cette comparaison sera toujours valable. On étudie actuellement le problème afin d'essayer de déterminer des limites plus précises.

La valeur des chèques encaissés dans 50 centres de compensation en juillet s'élevait à \$185,945 millions soit 26.3 % de plus qu'en juillet 1974. Les comparaisons pour le mois de juillet montrent que les versements ont augmenté dans 8 des 10 provinces. Les débits ont augmenté de 16.8 % à Terre-Neuve, de 61.3 % dans l'Île-du-Prince-Édouard, de 30.1 % au Nouveau-Brunswick, de 30.2 % au Québec, de 31.0 % en Ontario, de 0.4 % au Manitoba, de 20.9 % en Alberta et de 16.1 % en Colombie-Britannique. Les débits ont accusé une baisse de 5.8 % en Nouvelle-Écosse et de 1.5 % en Saskatchewan.

Les centres

Quarante-quatre des cinquante centres ont enregistré une valeur totale de chèques encaissés supérieure à celle du mois de juillet 1974. Pour ce qui est des grands centres, les versements ont augmenté de 23.1 % à Montréal, de 34.0 % à Toronto, de 0.1 % à Winnipeg et de 12.0 % à Vancouver.

Volumes des transactions

Le taux de transactions sur comptes courants (calculé sur une base annuelle) était de 158.8 % comparativement à 157.6 % en juillet 1974. Le taux de transactions sur comptes d'épargne était de 1.38 comparativement à 1.47 en juillet 1974.

Division des finances des entreprises

TABLE 1. Cheques Cashed Against Individual Accounts  
TABLEAU 1. Chèques tirés sur les comptes individuels

	July - Juillet			First seven months - Sept premiers mois		
	1974	1975	1975 1974	1974	1975	1975 1974
	\$'000		%	\$'000		%
<u>Newfoundland - Terre-Neuve:</u>						
St. John's .....	727,237	849,572	116.82	5,681,811	5,992,639	105.47
<u>Prince Edward Island - Île-du-Prince-Édouard:</u>						
Charlottetown .....	108,969	175,708	161.25	776,317	1,038,494	133.77
<u>Nova Scotia - Nouvelle-Écosse:</u>						
Glace Bay .....	16,624	18,325	110.23	97,945	113,537	115.92
Halifax .....	1,353,924	1,257,254	92.86	8,050,476	9,043,256	112.33
Sydney .....	137,900	144,999	105.14	807,209	948,480	117.50
Total - 3 centres .....	1,508,448	1,420,578	94.17	8,955,630	10,105,273	112.84
<u>New Brunswick - Nouveau-Brunswick:</u>						
Fredericton .....	288,101	364,855	126.64	1,956,011	2,720,008	139.06
Moncton .....	267,046	454,920	170.35	1,879,962	3,032,610	161.31
Saint John .....	511,777	568,356	111.06	2,932,024	3,557,194	121.32
Total - 3 centres .....	1,066,924	1,388,131	130.10	6,767,997	9,309,812	137.56
<u>Québec:</u>						
Chicoutimi .....	193,703	201,692	104.12	1,028,633	1,319,283	128.26
Drummondville .....	88,823	99,468	111.98	580,150	652,555	112.48
Granby .....	138,717	166,580	120.09	789,668	915,506	115.94
Montréal .....	32,483,323	39,975,915	123.07	201,939,067	256,704,115	127.12
Québec .....	3,705,845	7,283,360	196.54	28,929,822	45,757,547	158.17
St-Hyacinthe .....	132,981	147,341	110.80	838,262	1,010,365	120.53
Shawinigan .....	41,004	49,568	120.89	265,337	300,504	113.25
Sherbrooke .....	213,281	264,100	123.83	1,433,534	1,646,012	114.82
Trois-Rivières .....	150,814	175,317	116.25	955,850	1,071,461	112.10
Valleyfield .....	57,824	64,884	112.21	371,880	413,486	111.19
Total - 10 centres .....	37,206,315	48,428,225	130.16	237,132,203	309,790,834	130.64
<u>Ontario:</u>						
Brantford .....	294,581	288,948	98.09	1,774,674	2,024,534	114.08
Chatham .....	492,254	498,710	101.31	2,483,310	3,114,857	125.43
Cornwall .....	140,569	140,974	100.29	824,172	846,182	102.67
Guelph .....	248,118	226,168	91.15	1,502,690	1,705,073	113.47
Hamilton .....	2,229,132	2,911,315	130.60	15,573,163	18,231,431	117.07
Kingston .....	221,200	300,860	136.01	1,402,834	1,912,457	136.33
Kitchener .....	727,467	828,163	113.84	4,388,872	5,008,980	114.13
London .....	1,972,762	2,128,009	107.87	11,862,247	14,517,177	122.38
Niagara Falls .....	185,433	156,375	84.33	1,006,063	854,217	84.91
Oshawa .....	1,460,553	1,510,256	103.40	8,486,517	9,072,852	106.91
Ottawa .....	2,501,455	3,245,067	129.73	15,619,360	18,921,462	121.14
Peterborough .....	209,453	257,491	122.93	1,193,973	1,311,898	109.88
St. Catharines .....	314,893	402,012	127.67	2,042,556	2,488,800	121.85
Sarnia .....	250,320	245,501	98.07	1,444,535	1,687,722	116.83
Sault Ste. Marie .....	266,985	421,147	157.74	3,691,898	2,877,677	77.95
Sudbury .....	237,343	271,003	114.18	1,451,494	1,739,259	119.83
Thunder Bay .....	285,014	361,454	126.82	1,881,923	2,207,589	117.30
Timmins .....	90,982	119,634	131.49	505,594	689,653	136.40
Toronto .....	61,036,412	81,799,378	134.02	398,369,390	534,230,940	134.10
Windsor .....	1,093,667	1,185,563	108.40	6,933,609	8,276,303	119.37
Total - 20 centres .....	74,258,593	97,298,028	131.03	482,438,874	631,499,064	130.90
<u>Manitoba:</u>						
Brandon .....	86,217	105,922	122.86	542,622	616,946	113.70
Winnipeg .....	7,752,057	7,763,155	100.14	45,283,185	51,302,511	113.29
Total - 2 centres .....	7,838,274	7,869,077	100.39	45,825,807	51,919,457	113.30



TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABEAU 1. Chèques tirés sur les comptes individuels - fin

	July - Juillet			First seven months - Sept premiers mois		
	1974	1975	1975 1974	1974	1975	1975 1974
	\$'000		%	\$'000		%
<b>Saskatchewan:</b>						
Moose Jaw .....	66,238	79,172	119.53	403,756	488,536	121.00
Prince Albert .....	72,119	89,174	123.65	445,452	549,411	123.34
Regina .....	1,785,417	1,646,097	92.20	10,906,945	12,865,950	117.96
Saskatoon .....	437,372	510,456	116.71	2,777,863	3,123,732	112.45
Total - 4 centres .....	2,361,146	2,324,899	98.46	14,534,016	17,027,629	117.16
<b>Alberta:</b>						
Calgary .....	5,580,965	6,482,392	116.15	35,104,474	43,402,836	123.64
Edmonton .....	3,942,098	5,049,409	128.09	22,387,124	32,346,207	144.49
Lethbridge .....	198,573	237,404	119.56	1,311,645	1,519,888	115.88
Medicine Hat .....	82,223	85,511	104.00	505,763	549,633	108.67
Total - 4 centres .....	9,803,859	11,854,716	120.92	59,309,006	77,818,564	131.21
<b>British Columbia - Colombie-Britannique:</b>						
Vancouver .....	10,485,983	11,740,521	111.96	64,587,196	75,398,517	116.74
Victoria .....	1,860,785	2,595,905	139.51	10,806,377	17,661,150	163.43
Total - 2 centres .....	12,346,768	14,336,426	116.11	75,393,573	93,059,667	123.43
Total - 50 centres .....	147,226,533	185,945,360	126.30	936,815,234	1,207,561,433	128.90

TABLE 2. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABEAU 2. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years - Années représentatives	Canada	Atlantic Provinces - Provinces de l'Atlantique	Québec	Ontario	Prairie Provinces - Provinces des Prairies	British Columbia - Colombie- Britannique
thousands of dollars - milliers de dollars						
1924 .....	15,037,121(1)	348,489	4,492,626	5,968,377	3,250,536	977,093
1925 .....	15,060,632	319,887	4,637,063	6,060,188	3,008,713	1,034,781
1929 .....	26,839,467	465,926	9,416,816	11,010,029(2)	4,186,672	1,760,024
1930 .....	22,119,155	410,322	7,824,022	8,938,991	3,536,779	1,409,041
1933 .....	16,723,097	269,032	4,739,585	7,277,976	3,590,281(3)	846,223
1935 .....	17,761,236	314,331	5,119,396	8,198,527	3,188,188	940,794
1940 .....	19,624,239	471,159	5,840,484	8,578,021	3,512,964	1,221,611
1945 .....	38,086,305	845,830	10,849,832	17,630,312(4)	6,393,854	2,366,477
1950 .....	54,616,235	1,467,171(5)	15,632,517	23,565,354(6)	9,285,772	4,665,421
1953 .....	82,545,759	2,432,011	22,582,926	36,814,123	14,097,644	6,619,055
1955 .....	93,266,234	2,522,672	27,487,066	42,298,001	13,924,399	7,034,096
1960 .....	155,603,633	3,115,952	45,897,400	73,681,461	22,618,798	10,290,022
1965 .....	270,642,673	5,293,657	81,842,770	126,993,526	38,259,462	18,253,258
1966 .....	294,250,388	6,688,154	89,851,752	133,391,810	42,424,844	21,893,828
1967 .....	329,224,129	7,357,062	103,691,658	146,891,072	47,982,092	23,302,245
1968 .....	348,329,517	8,260,789	100,782,846	162,898,190	51,144,056	25,243,636
1969 .....	409,218,771	9,378,682	113,675,305	199,139,999	55,272,578	31,752,207
1970 .....	447,307,437	11,122,874	115,178,759	227,585,966(7)	61,133,113	32,286,725
1971 .....	494,451,005	11,342,503	128,973,508	254,210,767	62,819,999	36,104,228
1972 .....	584,911,034	12,639,593	153,675,840	304,315,801	70,953,393	43,326,407
1973 .....	741,704,073	14,171,084	183,165,472	403,545,471	85,668,703	55,153,343
1974 .....	912,247,400 <sup>r</sup>	18,544,273	232,302,423	466,338,302 <sup>r</sup>	119,668,829	75,393,573
1975 .....	1,180,908,009	21,625,699	304,107,674	615,349,319	146,765,650	93,059,667

(1) Original 31 centres. - À l'origine, 31 centres. (2) Includes Sarnia as of January 1926 and Sudbury as of September 1929. - Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929. (3) Weyburn branches absorbed by Imperial Bank, May 1931. - Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931. (4) St. Catharines data added as of May 1941. - Données sur St. Catharines ajoutées à partir de mai 1941. (5) St. John's, Newfoundland, data added as of April 1949. - Données sur St. John's, Terre-Neuve, à partir d'avril 1949. (6) Cornwall data added as of May 1950. - Données sur Cornwall à partir de mai 1950. (7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure. - En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William. <sup>r</sup> Revised figures. - Nombres rectifiés.

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	July - Juillet					
	Current — Courant		Savings — Épargne		Personal chequing — Chèques personnels	
	1974	1975	1974	1975	1974	1975
	thousands of dollars - milliers de dollars					
<u>Newfoundland - Terre-Neuve:</u>						
St. John's .....	650,418	773,536	52,268	47,133	24,551	28,903
<u>Prince Edward Island - Île-du-Prince-Édouard:</u>						
Charlottetown .....	93,956	158,253	7,019	7,792	7,994	9,663
<u>Nova Scotia - Nouvelle-Écosse:</u>						
Glace Bay .....	13,675	14,620	1,804	2,109	1,145	1,596
Halifax .....	1,250,940	1,145,785	49,208	49,701	53,776	61,768
Sydney .....	125,065	130,246	6,497	6,568	6,338	8,185
Total - 3 centres .....	1,389,680	1,290,651	57,509	58,378	61,259	71,549
<u>New Brunswick - Nouveau-Brunswick:</u>						
Fredericton .....	263,426	331,700	13,230	14,761	11,445	18,394
Moncton .....	229,866	422,614	23,432	14,547	13,748	17,759
Saint John .....	474,755	526,641	22,570	22,498	14,452	19,217
Total - 3 centres .....	968,047	1,280,955	59,232	51,806	39,645	55,370
<u>Québec:</u>						
Chicoutimi .....	178,816	183,140	9,500	11,292	5,387	7,260
Drummondville .....	81,836	91,893	5,685	5,702	1,302	1,873
Granby .....	130,161	152,061	5,620	10,827	2,936	3,692
Montréal .....	31,059,980	38,310,460	1,105,907	1,315,577	317,436	349,878
Québec .....	3,572,072	7,062,309	98,989	191,302	31,784	29,749
St-Hyacinthe .....	116,937	128,546	14,077	16,523	1,967	2,272
Shawinigan .....	36,199	44,004	3,676	3,700	1,129	1,864
Sherbrooke .....	190,022	237,822	14,884	15,870	8,375	10,408
Trois-Rivières .....	137,519	149,225	9,278	20,497	4,017	5,595
Valleyfield .....	51,315	57,184	4,955	5,291	1,554	2,409
Total - 10 centres .....	35,557,857	46,416,644	1,272,571	1,596,581	375,887	415,000
<u>Ontario:</u>						
Brantford .....	263,829	253,164	18,758	21,770	11,994	14,014
Chatham .....	468,783	471,989	13,668	14,245	9,803	12,476
Cornwall .....	124,927	124,097	9,357	9,155	6,285	7,722
Guelph .....	217,891	191,829	17,087	19,859	13,140	14,480
Hamilton .....	1,998,320	2,664,340	141,095	147,123	89,717	99,852
Kingston .....	168,273	240,335	31,291	31,334	21,636	29,191
Kitchener .....	665,637	753,448	33,059	41,167	28,771	33,548
London .....	1,846,602	1,958,095	66,232	94,631	59,928	75,283
Niagara Falls .....	162,176	132,787	15,049	13,494	8,208	10,094
Oshawa .....	1,411,540	1,459,071	30,929	30,206	18,084	20,979
Ottawa .....	2,208,943	2,900,489	160,917	176,942	131,595	167,636
Peterborough .....	176,000	218,612	17,676	19,731	15,777	19,148
St. Catharines .....	269,289	354,818	26,528	25,247	19,076	21,947
Sarnia .....	220,199	209,108	16,560	20,006	13,561	16,387
Sault Ste. Marie .....	235,983	387,390	18,574	18,865	12,428	14,892
Sudbury .....	191,438	221,058	29,769	28,691	16,136	21,254
Thunder Bay .....	234,166	306,229	30,177	30,670	20,671	24,555
Timmins .....	72,229	101,906	14,065	11,267	4,688	6,461
Toronto .....	58,887,021	79,541,955	1,487,237	1,562,046	662,154	695,377
Windsor .....	990,036	1,074,981	69,737	71,121	33,894	39,461
Total - 20 centres .....	70,813,282	93,565,701	2,247,765	2,387,570	1,197,546	1,344,757
<u>Manitoba:</u>						
Brandon .....	65,361	82,156	11,881	13,040	8,975	10,726
Winnipeg .....	7,474,724	7,471,006	155,158	149,224	122,175	142,925
Total 2 centres .....	7,540,085	7,553,162	167,039	162,264	131,150	153,651

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	July - Juillet					
	Current - Courant		Savings - Épargne		Personal chequing - Chèques personnels	
	1974	1975	1974	1975	1974	1975
	thousands of dollars - milliers de dollars					
<b>Saskatchewan:</b>						
Moose Jaw .....	49,621	62,013	8,378	7,603	8,239	9,556
Prince Albert .....	60,872	75,720	5,084	5,058	6,163	8,396
Regina .....	1,714,412	1,562,559	33,966	36,032	37,039	47,506
Saskatoon .....	381,565	445,151	24,869	26,661	30,911	38,644
Total - 4 centres .....	2,206,470	2,145,443	72,324	75,354	82,352	104,102
<b>Alberta:</b>						
Calgary .....	5,295,209	6,141,056	125,297	122,774	160,459	218,562
Edmonton .....	3,567,873	4,741,582	172,745	125,374	201,480	182,453
Lethbridge .....	169,452	198,764	11,765	16,479	17,356	22,161
Medicine Hat .....	66,001	65,983	7,754	7,347	8,468	12,181
Total - 4 centres .....	9,098,535	11,147,385	317,561	271,974	387,763	435,357
<b>British Columbia - Colombie-Britannique:</b>						
Vancouver .....	9,690,667	10,903,614	422,915	422,519	372,401	414,388
Victoria .....	1,714,821	2,442,816	80,277	77,264	65,687	75,825
Total - 2 centres .....	11,405,488	13,346,430	503,192	499,783	438,088	490,213
Total - 50 centres .....	139,723,818	177,678,160	4,756,480	5,158,635	2,746,235	3,108,565

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) - Courant(1)			Savings - Épargne		
	Cheques cashed - Chèques encaissés	Deposits(2) - Dépôts(2)	Turnover - Rotation	Cheques cashed - Chèques encaissés	Deposits - Dépôts	Turnover - Rotation
	\$'000		%	\$'000		%
1971 .....	885,371,891	7,715,954(3)	114.75	34,090,452	22,798,922(3)	1.50
1972 .....	1,028,679,510	9,095,564(3)	113.10	38,253,735	26,201,294(3)	1.46
1973 .....	1,325,656,531	10,214,452(3)	129.78	44,318,965	29,464,452(3)	1.50
1974 .....	1,640,276,213	11,124,141(3)	147.45	58,069,869	38,269,960(3)	1.52
1974 - July - Juillet .....	142,470,053	11,135,715	153.53	4,756,480	38,697,446	1.47
August - Août .....	136,873,072	10,877,197	151.00	4,607,522	39,682,086	1.39
September - Septembre ..	135,209,029	11,615,062	139.69	4,971,962	40,426,196	1.48
October - Octobre .....	151,662,748	11,212,773	162.31	4,880,987	41,430,314	1.41
November - Novembre .....	155,106,570	11,039,768	168.60	7,302,773	41,368,154	2.12
December - Décembre .....	155,920,732	11,673,399	160.28	4,954,495	40,803,074	1.46
1975 - January - Janvier .....	167,242,205	11,713,457	171.33	5,756,667	41,667,845	1.66
February - Février .....	146,917,591	11,659,449	151.21	4,955,846	42,367,615	1.40
March - Mars .....	159,098,048	12,677,320	150.59	4,770,019	42,604,046	1.34
April - Avril .....	174,287,595	12,961,995	161.35	4,640,269	42,980,347	1.29
May - Mai .....	169,451,821	12,644,479	160.81	6,387,155	43,319,438	1.77
June - Juin .....	173,119,135	13,383,069	155.22	4,989,722	43,947,051	1.36
July - Juillet .....	180,786,725	13,661,102	158.80	5,158,635	44,798,150	1.38

(1) As of June 1957, includes cheques cashed against personal chequing accounts. - Au 1<sup>er</sup> juin, 1957, comprend les chèques tirés sur les comptes chèques personnels. (2) Revised to exclude federal government deposits. - Dépôts du gouvernement fédéral exclus. (3) Average deposits for the year. - Moyenne des dépôts de l'année.

Note: Turnover in the monthly section reflects turnover on an annual basis.

Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.

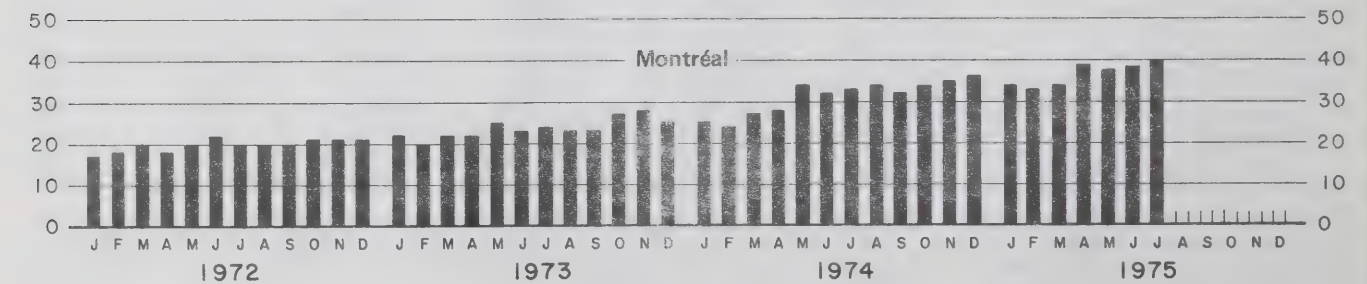
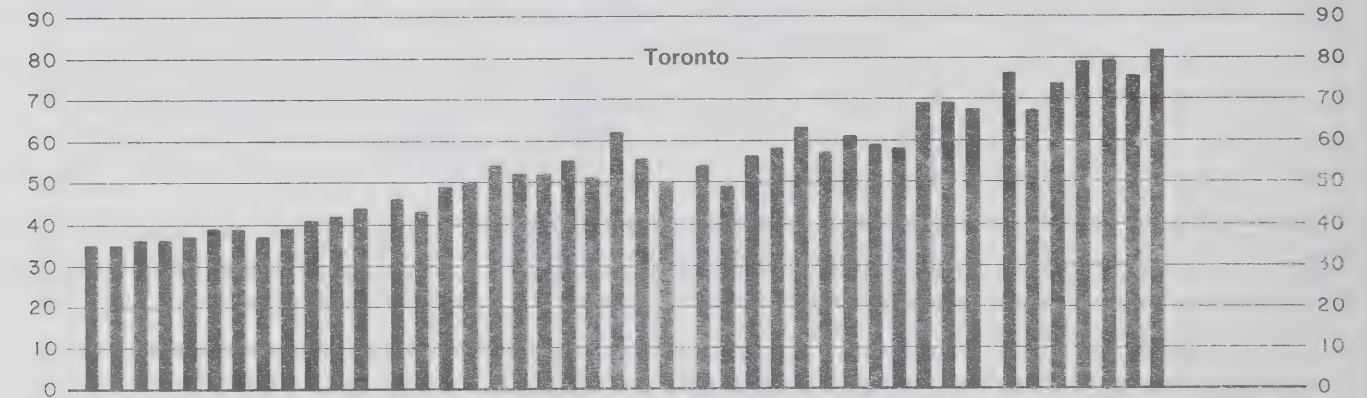
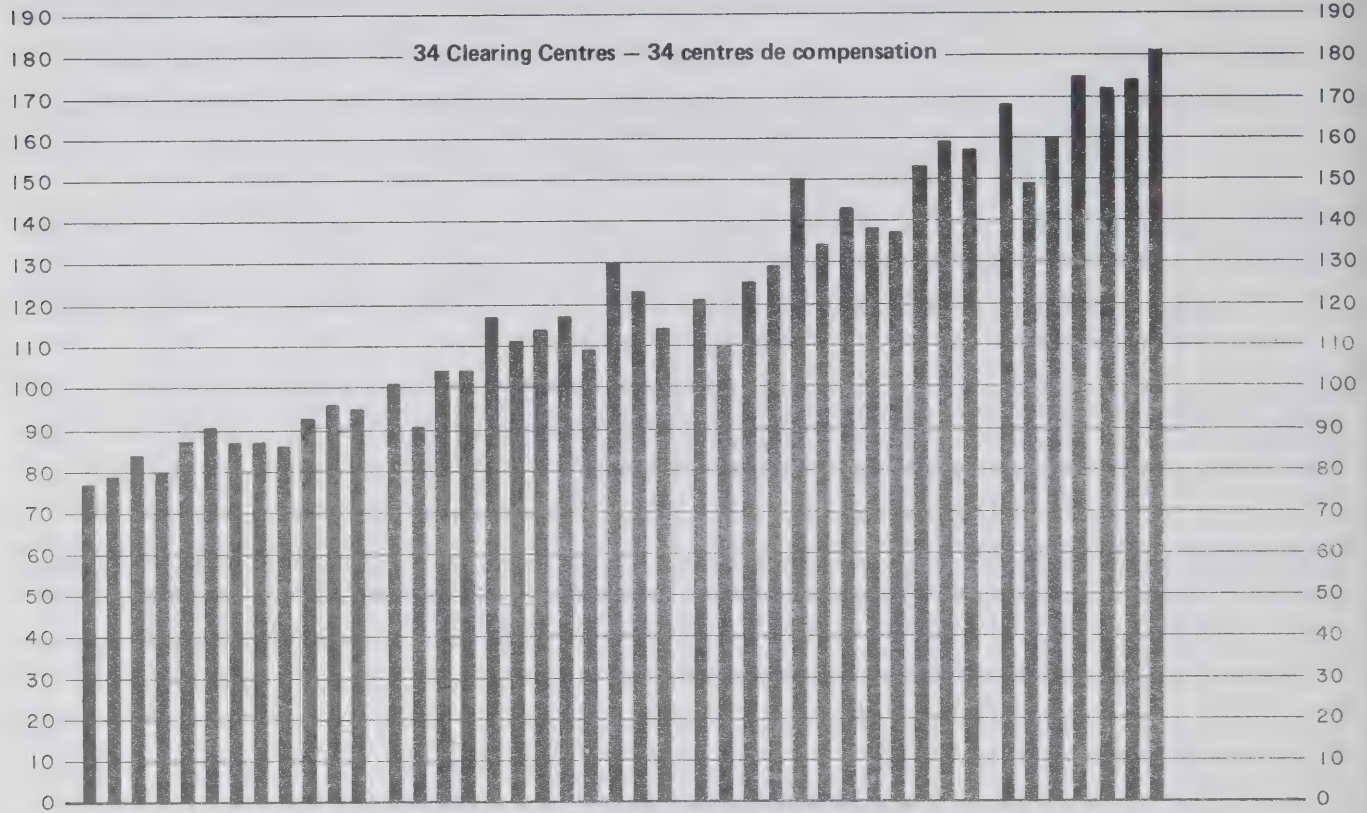


# Value of Cheques Cashed in Canada

## Valeur des chèques encaissés au Canada

Billions of dollars  
Milliards de dollars

Billions of dollars  
Milliards de dollars











# Statistics Canada Statistique Canada

Price: 30 cents, \$3.00 a year

## CHEQUES CASHED

AUGUST - 1975 - AOÛT

With the advent of centralized data processing, Bank Clearing Houses as they were known have been closed down. The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it would be incorrect to assume that this comparison will remain valid through time. An examination is currently underway in an attempt to establish boundaries that can be more precisely defined.

The value of cheques cashed in the 50 clearing centres in August totalled \$170,166 million, 20.3% above the value for the corresponding month of 1974. Payments in 9 of the 10 provinces rose in the comparison. Debits increased in Newfoundland by 1.8%, Prince Edward Island by 29.4%, Nova Scotia by 31.6%, New Brunswick by 8.6%, Quebec by 21.9%, Ontario by 20.2%, Saskatchewan by 30.8%, Alberta by 20.1% and British Columbia by 29.0%. Debits decreased in Manitoba by 1.1%.

### The Centres

Forty-three of the fifty centres showed a higher value of cheques cashed than in August of 1974. In respect of the major centres, payments increased in Montreal by 10.8%, Toronto by 21.0%, Vancouver by 11.0% and decreased in Winnipeg by 1.4%.

### Deposit Turnover

The turnover ratio of current deposits (compiled on an annual basis) was 150.8% compared with 151.0% for August 1974. The turnover ratio of savings accounts was 1.27 compared with the August 1974 ratio of 1.39.

Business Finance Division

November - 1975 - Novembre  
5-4404-509



Price: 30 cents, \$3.00 par année

## CHEQUES ENCAISSÉS

L'avènement du traitement centralisé des données a fait disparaître les chambres de compensation bancaires dans leur ancienne forme. Les chiffres se rapportant au débit des comptes personnels continuent de rendre compte des données qui correspondent aux anciens centres, mais il serait inexact d'en conclure que cette comparaison sera toujours valable. On étudie actuellement le problème afin d'essayer de déterminer des limites plus précises.

La valeur des chèques encaissés dans 50 centres de compensation en août s'élevait à 170,166 millions de dollars soit 20.3% de plus qu'en août 1974. Les comparaisons pour le mois d'août montrent que les versements ont augmenté dans 9 des 10 provinces. Les débits ont augmenté de 1.8 % en Terre-Neuve, de 29.4 % dans l'Île-du-Prince-Édouard, de 31.6 % en Nouvelle-Écosse, de 8.6 % au Nouveau-Brunswick, de 21.9 % au Québec, de 20.2 % en Ontario, de 30.8 % en Saskatchewan, de 20.1 % en Alberta et de 29.0 % en Colombie-Britannique. Les débits ont accusé une baisse de 1.1 % au Manitoba.

### Les centres

Quarante-trois des cinquante centres ont enregistré une valeur totale de chèques encaissés supérieure à celle du mois d'août 1974. Pour ce qui est des grands centres, les versements ont augmenté de 10.8 % à Montréal, de 21.0 % à Toronto, de 11.0 % à Vancouver et ont diminué de 1.4 % à Winnipeg.

### Volumes des transactions

Le taux de transactions sur comptes courants (calculé sur une base annuelle) était de 150.8 % comparativement à 151.0 % en août 1974. Le taux de transactions sur comptes d'épargne était de 1.27 comparativement à 1.39 en août 1974.

Division des finances des entreprises

TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	August - Août			First eight months - Huit premiers mois		
	1974	1975	1975 1974	1974	1975	1975 1974
	\$'000		%	\$'000		%
<b>Newfoundland - Terre-Neuve:</b>						
St. John's .....	839,861	855,269	101.83	6,521,672	6,847,908	105.00
<b>Prince Edward Island - Île-du-Prince-Édouard:</b>						
Charlottetown .....	130,081	168,363	129.43	906,398	1,206,857	133.15
<b>Nova Scotia - Nouvelle-Écosse:</b>						
Glace Bay .....	15,507	16,182	104.35	113,452	129,719	114.34
Halifax .....	957,181	1,302,840	136.11	9,007,657	10,346,096	114.86
Sydney .....	120,703	120,000	99.42	927,912	1,068,480	115.15
Total - 3 centres .....	1,093,391	1,439,022	131.61	10,049,021	11,544,295	114.88
<b>New Brunswick - Nouveau-Brunswick:</b>						
Fredericton .....	245,653	349,248	142.17	2,201,664	3,069,256	139.41
Moncton .....	438,038	407,971	93.14	2,318,000	3,440,581	148.43
Saint John .....	426,568	448,309	105.10	3,358,592	4,005,503	119.26
Total - 3 centres .....	1,110,259	1,205,528	108.58	7,878,256	10,515,340	133.47
<b>Québec:</b>						
Chicoutimi .....	177,205	182,313	102.88	1,205,838	1,501,596	124.53
Drummondville .....	90,080	99,816	110.81	670,230	752,371	112.26
Granby .....	128,596	144,214	112.15	918,264	1,059,720	115.40
Montréal .....	34,417,221	38,143,694	110.83	236,356,288	294,847,809	124.75
Québec .....	4,076,165	8,923,938	218.93	33,005,987	54,681,485	165.67
St-Hyacinthe .....	124,696	139,058	111.52	962,958	1,149,423	119.36
Shawinigan .....	40,357	42,026	104.14	305,694	342,530	112.05
Sherbrooke .....	210,027	222,574	105.97	1,643,561	1,868,586	113.69
Trois-Rivières .....	149,098	138,633	92.98	1,104,948	1,210,094	109.52
Valleyfield .....	54,827	56,494	103.04	426,707	469,980	110.14
Total - 10 centres .....	39,468,272	48,092,760	121.85	276,600,475	357,883,594	129.39
<b>Ontario:</b>						
Brantford .....	297,128	257,281	86.60	2,071,802	2,281,815	110.14
Chatham .....	384,798	541,330	140.68	2,868,108	3,656,187	127.48
Cornwall .....	112,569	117,301	104.20	936,741	963,483	102.85
Guelph .....	243,949	183,763	75.33	1,746,639	1,778,836	101.84
Hamilton .....	2,179,375	2,679,698	122.96	17,752,538	20,911,129	117.79
Kingston .....	184,324	234,933	127.46	1,587,158	2,037,930	128.40
Kitchener .....	642,109	702,446	109.40	5,030,981	5,711,426	113.53
London .....	1,780,565	1,823,731	102.42	13,642,812	16,340,908	119.78
Niagara Falls .....	142,063	133,658	94.08	1,148,126	987,875	86.04
Oshawa .....	1,112,975	1,344,321	120.78	9,599,492	10,417,173	108.52
Ottawa .....	2,334,766	2,651,247	113.56	17,954,126	21,572,709	120.15
Peterborough .....	165,459	192,337	116.24	1,359,432	1,504,235	110.65
St. Catharines .....	312,556	347,268	111.10	2,355,112	2,836,068	120.42
Sarnia .....	222,232	276,660	124.49	1,666,767	1,964,382	117.86
Sault Ste. Marie .....	244,478	550,827	225.31	3,936,376	3,428,504	87.10
Sudbury .....	189,409	281,027	148.37	1,640,903	2,020,286	123.12
Thunder Bay .....	310,489	313,241	100.88	2,192,412	2,520,830	114.98
Timmins .....	76,909	102,424	133.18	582,503	792,077	135.98
Toronto .....	58,610,807	70,887,869	120.95	456,980,197	605,118,809	132.42
Windsor .....	913,634	1,040,705	113.91	7,847,243	9,317,008	118.73
Total - 20 centres .....	70,460,594	84,662,067	120.16	552,899,468	716,161,131	129.53
<b>Manitoba:</b>						
Brandon .....	78,293	98,750	126.13	620,915	715,696	115.26
Winnipeg .....	6,690,975	6,597,967	98.61	51,974,160	57,900,478	111.40
Total - 2 centres .....	6,769,268	6,696,717	98.93	52,595,075	58,616,174	111.45

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABEAU 1. Chèques tirés sur les comptes individuels - fin

	August - Août			First eight months - Huit premiers mois		
	1974	1975	1975 1974	1974	1975	1975 1974
	\$'000		%	\$'000		%
<b>Saskatchewan:</b>						
Moose Jaw .....	63,585	69,350	109.07	467,341	557,886	119.37
Prince Albert .....	69,597	75,958	109.14	515,049	625,369	121.42
Regina .....	1,191,211	1,673,557	140.49	12,098,156	14,539,507	120.18
Saskatoon .....	443,929	494,657	111.43	3,221,792	3,618,389	112.31
Total - 4 centres .....	1,768,322	2,313,522	130.83	16,302,338	19,341,151	118.64
<b>Alberta:</b>						
Calgary .....	5,267,537	6,415,915	121.80	40,372,011	49,818,751	123.40
Edmonton .....	4,070,140	4,810,850	118.20	26,457,264	37,157,057	140.44
Lethbridge .....	199,495	222,853	111.71	1,511,140	1,742,741	115.33
Medicine Hat .....	67,938	84,930	125.01	573,701	634,563	110.61
Total - 4 centres .....	9,605,110	11,534,548	120.09	68,914,116	89,353,112	129.66
<b>British Columbia - Colombie-Britannique:</b>						
Vancouver .....	9,237,292	10,255,689	111.02	73,824,488	85,654,206	116.02
Victoria .....	998,144	2,942,966	294.84	11,804,521	20,604,116	174.54
Total - 2 centres .....	10,235,436	13,198,655	128.95	85,629,009	106,258,322	124.09
Total - 50 centres .....	141,480,594	170,166,451	120.28	1,078,295,828	1,377,727,884	127.77

TABLE 2. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABEAU 2. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years - Années représentatives	Canada	Atlantic Provinces - Provinces de l'Atlantique	Québec	Ontario	Prairie Provinces - Provinces des Prairies	British Columbia - Colombie- Britannique
thousands of dollars - milliers de dollars						
1924 .....	17,004,191(1)	402,621	5,102,508	6,721,054	3,661,658	1,116,350
1925 .....	27,130,784	366,736	5,303,459	6,872,567	3,394,416	1,193,606
1929 .....	30,506,537	530,148	10,699,165	12,415,540	4,874,466	1,987,218
1930 .....	24,920,762	466,590	8,822,001	10,017,924(2)	4,015,450	1,598,797
1933 .....	19,371,611	309,088	5,484,101	8,316,983	4,277,515(3)	983,924
1935 .....	20,258,839	362,817	5,796,513	9,190,900	3,825,951	1,082,658
1940 .....	22,081,946	535,511	6,564,657	9,685,473	3,896,785	1,399,520
1945 .....	42,812,901	950,350	12,195,168	19,669,618(4)	7,296,903	2,700,862
1950 .....	62,174,493	1,684,933(5)	17,781,533	26,781,882(6)	10,648,380	5,277,704
1953 .....	93,010,385	2,759,962	25,470,955	41,074,156	16,158,362	7,546,950
1955 .....	107,201,485	2,903,967	31,576,346	48,355,839	16,167,225	8,198,108
1960 .....	177,829,307	3,586,662	52,790,701	83,461,608	26,091,341	11,898,996
1965 .....	308,658,813	6,082,155	93,450,458	144,231,977	43,839,445	21,054,778
1966 .....	336,930,188	7,624,045	103,519,798	151,819,077	48,815,636	25,151,632
1967 .....	374,865,862	8,430,764	117,292,162	167,333,142	54,849,497	26,960,297
1968 .....	400,332,383	9,419,862	116,081,124	187,227,496	58,212,145	29,391,756
1969 .....	464,071,897	10,914,577	128,889,182	225,322,392	62,733,343	36,212,403
1970 .....	510,756,294	12,645,430	133,245,974	258,263,019(7)	69,869,620	36,732,251
1971 .....	565,971,711	13,036,865	148,038,424	290,941,211	72,287,072	41,668,139
1972 .....	672,070,638	14,423,178	176,542,120	349,114,955	81,722,383	50,268,002
1973 .....	858,873,482	16,330,502	211,124,999	466,856,299	99,355,965	65,205,717
1974 .....	1,050,494,202 <sup>r</sup>	21,205,921	271,005,836	534,841,907 <sup>r</sup>	137,811,529	85,629,009
1975 .....	1,347,165,294	24,640,088	351,397,880	697,558,567	167,310,437	106,258,322

(1) Original 31 centres. - À l'origine, 31 centres. (2) Includes Sarnia as of January 1926 and Sudbury as of September 1929. - Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929. (3) Weyburn branches absorbed by Imperial Bank, May 1931. - Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931. (4) St. Catharines data added as of May 1941. - Données sur St. Catharines ajoutées à partir de mai 1941. (5) St. John's, Newfoundland, data added as of April 1949. - Données sur St. John's, Terre-Neuve, à partir d'avril 1949. (6) Cornwall data added as of May 1950. - Données sur Cornwall à partir de mai 1950. (7) Port William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Port William figure. - En 1970, Port William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Port William. <sup>r</sup> Revised figures. - Nombres rectifiés.



TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	August - Août					
	Current — Courant		Savings — Épargne		Personal chequing — Chèques personnels	
	1974	1975	1974	1975	1974	1975
	thousands of dollars — milliers de dollars					
<u>Newfoundland — Terre-Neuve:</u>						
St. John's .....	779,388	788,021	36,757	41,433	23,716	25,815
<u>Prince Edward Island — Île-du-Prince-Édouard:</u>						
Charlottetown .....	115,565	151,651	7,013	7,777	7,503	8,935
<u>Nova Scotia — Nouvelle-Écosse:</u>						
Glace Bay .....	12,459	12,792	1,913	1,878	1,135	1,512
Halifax .....	863,376	1,200,466	42,890	44,322	50,915	58,052
Sydney .....	107,989	106,625	6,173	5,373	6,541	8,002
Total — 3 centres .....	983,824	1,319,883	50,976	51,573	58,591	67,566
<u>New Brunswick — Nouveau-Brunswick:</u>						
Fredericton .....	221,172	321,753	13,580	14,673	10,901	12,822
Moncton .....	406,322	377,585	18,765	14,053	12,951	16,333
Saint John .....	394,039	406,690	18,677	21,331	13,852	20,288
Total — 3 centres .....	1,021,533	1,106,028	51,022	50,057	37,704	49,443
<u>Québec:</u>						
Chicoutimi .....	161,614	166,027	10,202	10,124	5,389	6,162
Drummondville .....	83,064	93,158	5,606	5,151	1,410	1,507
Granby .....	120,233	133,286	5,625	7,536	2,738	3,392
Montréal .....	33,029,024	36,412,223	1,094,214	1,423,934	293,983	307,537
Québec .....	3,901,954	8,745,533	151,188	150,896	23,023	27,509
St-Hyacinthe .....	109,852	126,378	12,831	10,300	2,013	2,380
Shawinigan .....	34,953	36,569	4,144	3,687	1,260	1,770
Sherbrooke .....	185,433	197,182	16,866	16,732	7,728	8,660
Trois-Rivières .....	135,217	124,277	10,175	9,738	3,706	4,618
Valleyfield .....	48,069	49,743	5,450	4,818	1,308	1,933
Total — 10 centres .....	37,809,413	46,084,376	1,316,301	1,642,916	342,558	365,468
<u>Ontario:</u>						
Brantford .....	267,209	227,334	18,980	17,569	10,939	12,378
Chatham .....	360,925	517,549	13,904	13,655	9,969	10,126
Cornwall .....	97,271	101,675	10,009	9,339	5,289	6,287
Guelph .....	216,623	154,267	16,047	15,909	11,279	13,587
Hamilton .....	1,958,858	2,453,247	137,811	137,513	82,706	88,938
Kingston .....	138,047	179,293	22,498	29,361	23,779	26,279
Kitchener .....	580,954	638,416	30,122	35,661	31,033	28,369
London .....	1,652,550	1,645,396	66,782	119,407	61,233	58,928
Niagara Falls .....	121,339	111,424	13,291	13,711	7,433	8,523
Oshawa .....	1,064,156	1,298,659	28,568	27,932	20,251	17,730
Ottawa .....	2,057,358	2,348,008	147,720	161,508	129,688	141,731
Peterborough .....	134,152	157,462	16,820	17,629	14,487	17,246
St. Catharines .....	268,448	302,295	26,796	25,047	17,312	19,926
Sarnia .....	191,916	243,918	16,293	18,083	14,023	14,659
Sault Ste. Marie .....	214,583	511,903	18,293	23,372	11,602	15,552
Sudbury .....	140,467	233,484	28,277	27,024	20,665	20,519
Thunder Bay .....	260,504	263,153	30,252	27,549	19,733	22,539
Timmins .....	63,801	84,867	8,986	11,362	4,122	6,195
Toronto .....	56,560,355	68,945,716	1,402,042	1,216,771	648,410	725,382
Windsor .....	800,266	947,043	82,819	59,592	30,549	34,070
Total — 20 centres .....	67,149,782	81,365,109	2,136,310	2,007,994	1,174,502	1,288,964
<u>Manitoba:</u>						
Brandon .....	60,436	79,327	9,949	9,550	7,909	9,873
Winnipeg .....	6,421,760	6,330,107	153,874	137,842	115,341	130,018
Total 2 centres .....	6,482,196	6,409,434	163,823	147,392	123,249	139,891

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	August - Août					
	Current — Courant		Savings — Épargne		Personal chequing — Chèques personnels	
	1974	1975	1974	1975	1974	1975
	thousands of dollars - milliers de dollars					
<b>Saskatchewan:</b>						
Moose Jaw .....	46,894	52,621	9,164	7,458	7,527	9,271
Prince Albert .....	58,307	63,582	5,326	5,004	5,964	7,372
Regina .....	1,107,010	1,590,400	37,436	38,013	46,765	45,144
Saskatoon .....	380,435	428,279	32,857	27,491	30,637	38,887
Total - 4 centres .....	1,592,646	2,134,882	84,783	77,966	90,893	100,674
<b>Alberta:</b>						
Calgary .....	4,997,568	6,090,761	124,188	130,632	145,781	194,522
Edmonton .....	3,772,673	4,408,832	130,437	222,753	167,030	179,265
Lethbridge .....	170,257	186,569	12,388	15,879	16,850	20,405
Medicine Hat .....	54,498	67,586	5,969	6,589	7,471	10,755
Total - 4 centres .....	8,994,996	10,753,748	272,982	375,853	337,132	404,947
<b>British Columbia - Colombie-Britannique:</b>						
Vancouver .....	8,465,509	9,520,367	404,291	364,309	367,492	371,013
Victoria .....	852,333	2,798,832	83,264	72,952	62,547	71,182
Total - 2 centres .....	9,317,842	12,319,199	487,555	437,261	430,039	442,195
Total - 50 centres .....	134,247,185	162,432,331	4,607,522	4,840,222	2,625,887	2,893,898

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) - Courant(1)			Savings - Épargne		
	Cheques cashed — Chèques encaissés	Deposits(2) — Dépôts(2)	Turnover — Rotation	Cheques cashed — Chèques encaissés	Deposits — Dépôts	Turnover — Rotation
	\$'000		%	\$'000		%
1971 .....	885,371,891	7,715,954(3)	114.75	34,090,452	22,798,922(3)	1.50
1972 .....	1,028,679,510	9,095,564(3)	113.10	38,253,735	26,201,294(3)	1.46
1973 .....	1,325,656,531	10,214,452(3)	129.78	44,318,965	29,464,452(3)	1.50
1974 .....	1,640,276,213	11,124,141(3)	147.45	58,069,869	38,269,960(3)	1.52
1974 - August - Août .....	136,873,072	10,877,197	151.00	4,607,522	39,682,086	1.39
September - Septembre ...	135,209,029	11,615,062	139.69	4,971,962	40,426,196	1.48
October - Octobre .....	151,662,748	11,212,773	162.31	4,880,987	41,430,314	1.41
November - Novembre .....	155,106,570	11,039,768	168.60	7,032,773	41,368,154	2.12
December - Décembre .....	155,920,732	11,673,399	160.28	4,954,495	40,803,074	1.46
1975 - January - Janvier .....	167,242,205	11,713,457	171.33	5,756,667	41,667,845	1.66
February - Février .....	146,917,591	11,659,449	151.21	4,955,846	42,367,615	1.40
March - Mars .....	159,098,048	12,677,320	150.59	4,770,019	42,604,046	1.34
April - Avril .....	174,287,595	12,961,995	161.35	4,640,269	42,980,347	1.29
May - Mai .....	169,451,821	12,644,479	160.81	6,387,155	43,319,438	1.77
June - Juin .....	173,119,135	13,383,069	155.22	4,989,722	43,947,051	1.36
July - Juillet .....	180,786,725	13,661,102	158.80	5,158,635	44,798,150	1.38
August - Août .....	165,326,229	13,157,396	150.78	4,840,222	45,592,824	1.27

(1) As of June 1957, includes cheques cashed against personal chequing accounts. - Au 1<sup>er</sup> juin, 1957, comprend les chèques tirés sur les comptes chèques personnels. (2) Revised to exclude federal government deposits. - Dépôts du gouvernement fédéral exclus. (3) Average deposits for the year. - Moyenne des dépôts de l'année.

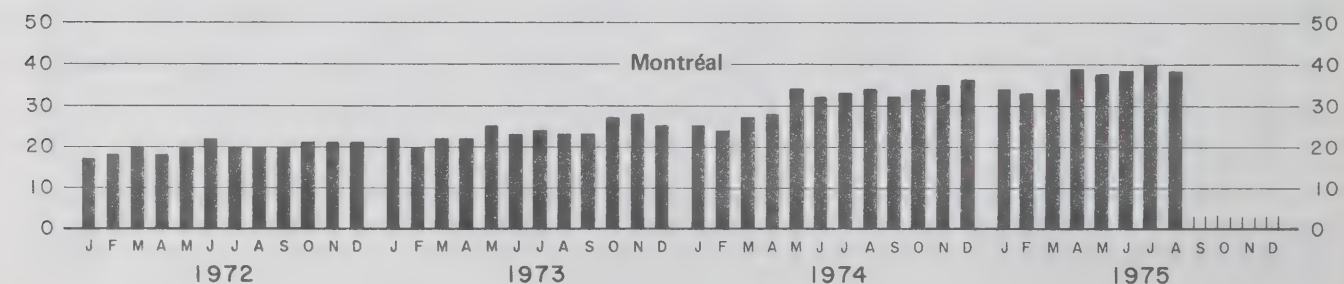
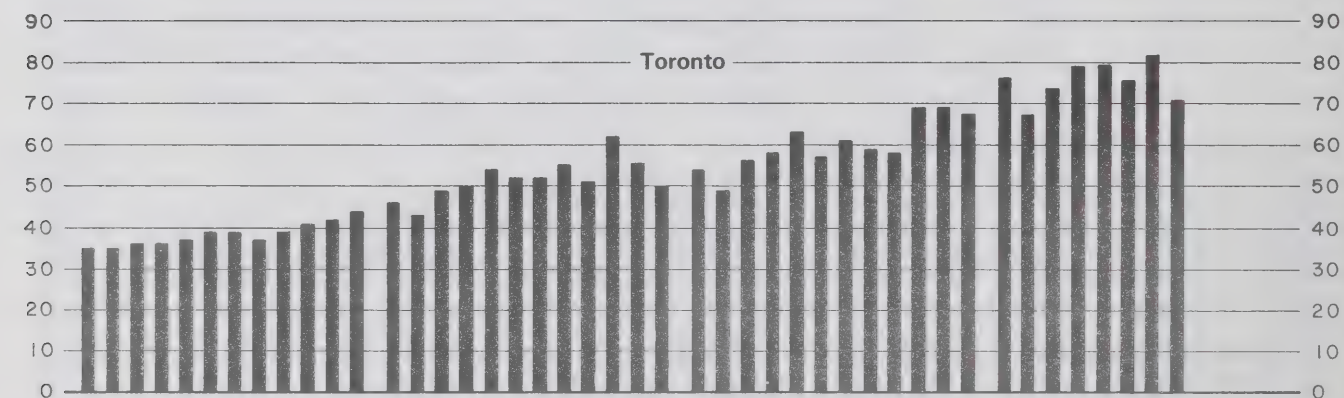
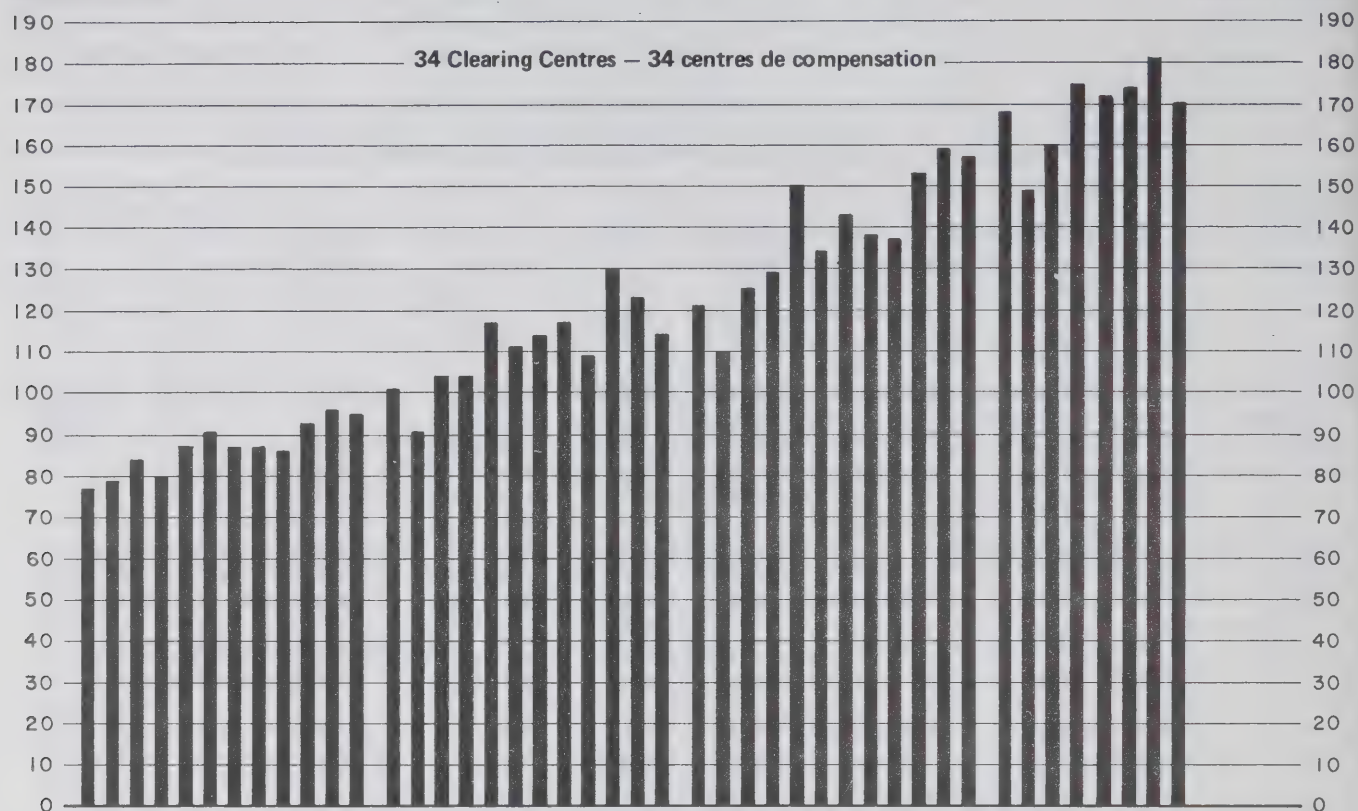
Note: Turnover in the monthly section reflects turnover on an annual basis.

Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.

# Value of Cheques Cashed in Canada Valeur des chèques encaissés au Canada

Billions of dollars  
Milliards de dollars

Billions of dollars  
Milliards de dollars











# Statistics Canada Statistique Canada

Price: 30 cents, \$3.00 a year

Prix: 30 cents, \$3.00 par année

CHEQUES CASHEDCHÈQUES ENCAISSÉS

SEPTEMBER - 1975 - SEPTEMBRE

With the advent of centralized data processing, Bank Clearing Houses as they were known have been closed down. The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it would be incorrect to assume that this comparison will remain valid through time. An examination is currently underway in an attempt to establish boundaries that can be more precisely defined.

The value of cheques cashed in the 50 clearing centres in September totalled 178,944 million, 27.7% above the value for the corresponding month of 1974. Payments in all of the 10 provinces rose in the comparison. Debits increased in Newfoundland by 17.0%, Prince Edward Island by 38.0%, Nova Scotia by 23.5%, New Brunswick by 55.5%, Québec by 15.4%, Ontario by 33.6%, Manitoba by 31.0%, Saskatchewan by 33.0%, Alberta by 25.7% and British Columbia by 32.0%.

The Centres:

Forty-nine of the fifty centres showed a higher value of cheques cashed than in September of 1974. In respect of the major centres, payments increased in Montreal by 17.8%, Toronto by 34.6%, Winnipeg by 30.8% and Vancouver by 28.8%.

Deposit Turnover:

The turnover ratio of current deposits (compiled on an annual basis) was 155.4 compared with 139.7 for September 1974. The turnover ratio of savings accounts was 1.36 compared with the September 1974 ratio of 1.27.

Business Finance Division

L'avènement du traitement centralisé des données a fait disparaître les chambres de compensation bancaires dans leur ancienne forme. Les chiffres se rapportant au débit des comptes personnels continuent de rendre compte des données qui correspondent aux anciens centres, mais il serait inexact d'en conclure que cette comparaison sera toujours valable. On étudie actuellement le problème afin d'essayer de déterminer des limites plus précises.

La valeur des chèques encaissés dans 50 centres de compensation en septembre s'élevait à 178,944 millions de dollars soit 27.7 % de plus qu'en septembre 1974. Les comparaisons pour le mois de septembre montrent que les versements ont augmenté dans les 10 provinces. Les débits ont augmenté de 17.0 % en Terre-Neuve, de 38.0 % dans l'Île-du-Prince-Édouard, de 23.5 % en Nouvelle-Écosse, de 55.5 % au Nouveau-Brunswick, de 15.4 % au Québec, de 33.6 % en Ontario, de 31.0 % au Manitoba, de 33.0 % en Saskatchewan, de 25.7 % en Alberta et de 32.0 % en Colombie-Britannique.

Les centres:

Quarante-neuf des cinquante centres ont enregistré une valeur totale de chèques encaissés supérieure à celle du mois de septembre 1974. Pour ce qui est des grands centres, les versements ont augmenté de 17.8 % à Montréal, de 34.6 % à Toronto, de 30.8 % à Winnipeg et de 28.8 % à Vancouver.

Volumes des transactions:

Le taux de transactions sur comptes courants (calculé sur une base annuelle) était de 155.4 comparativement à 139.7 en septembre 1974. Le taux de transactions sur comptes d'épargne était de 1.36 comparativement à 1.27 en septembre 1974.

Division des finances des entreprises

November - 1975 - Novembre  
5-4404-509



TABLE 1. Cheques Cashed Against Individual Accounts  
TABLEAU 1. Chèques encaissés selon les comptes individuels

	September - Septembre			First nine months - Neufs premiers mois		
	1974	1975	1975 1974	1974	1975	1975 1974
	\$'000			\$'000		
<u>Newfoundland - Terre-Neuve:</u>						
St. John's .....	811,426	949,589	1.17	7,333,098	7,797,497	1.06
<u>Prince Edward Island - Île-du-Prince-Édouard:</u>						
Charlottetown .....	129,142	178,265	1.38	1,035,540	1,385,122	1.34
<u>Nova Scotia - Nouvelle-Écosse:</u>						
Glace Bay .....	15,629	18,714	1.20	129,081	148,433	1.15
Halifax .....	1,134,090	1,427,022	1.26	10,141,747	11,773,118	1.16
Sydney .....	133,788	139,309	1.04	1,061,700	1,207,789	1.14
Total - 3 centres .....	1,283,507	1,585,045	1.23	11,332,528	13,129,340	1.16
<u>New Brunswick - Nouveau-Brunswick:</u>						
Fredericton .....	281,277	396,269	1.41	2,482,941	3,465,525	1.40
Moncton .....	255,699	544,272	2.13	2,573,699	3,984,853	1.55
Saint John .....	427,371	559,392	1.31	3,785,963	4,564,895	1.21
Total - 3 centres .....	964,347	1,499,933	1.56	8,842,603	12,015,273	1.36
<u>Québec:</u>						
Chicoutimi .....	168,177	177,851	1.06	1,374,015	1,679,447	1.22
Drummondville .....	91,473	113,387	1.24	761,703	865,758	1.14
Granby .....	125,429	147,435	1.18	1,043,693	1,207,155	1.16
Montréal .....	32,452,875	38,218,452	1.18	268,809,163	333,066,261	1.24
Québec .....	5,996,211	6,096,419	1.02	39,002,198	60,777,904	1.56
St-Hyacinthe .....	123,431	157,871	1.28	1,086,389	1,307,294	1.20
Shawinigan .....	39,665	46,084	1.16	345,359	388,614	1.13
Sherbrooke .....	214,381	269,272	1.26	1,857,942	2,137,858	1.15
Trois-Rivières .....	138,201	179,985	1.30	1,243,149	1,390,079	1.12
Valleyfield .....	52,538	64,208	1.22	479,245	534,188	1.11
Total - 10 centres .....	39,402,381	45,470,964	1.15	316,002,856	403,354,558	1.28
<u>Ontario:</u>						
Brantford .....	281,159	284,489	1.01	2,352,961	2,566,304	1.09
Chatham .....	274,947	590,257	2.15	3,143,055	4,246,444	1.35
Cornwall .....	127,360	140,016	1.10	1,064,101	1,103,499	1.04
Guelph .....	257,480	235,972	0.92	2,004,119	2,014,808	1.01
Hamilton .....	2,288,350	2,912,849	1.27	20,040,888	23,823,978	1.19
Kingston .....	230,660	298,689	1.29	1,817,818	2,336,079	1.29
Kitchener .....	648,040	781,433	1.21	5,679,021	6,492,859	1.14
London .....	1,650,078	2,045,178	1.24	15,292,890	18,386,086	1.20
Niagara Falls .....	140,932	144,674	1.03	1,289,058	1,132,549	0.88
Oshawa .....	940,786	1,106,914	1.18	10,540,278	11,524,087	1.09
Ottawa .....	2,241,901	2,911,730	1.30	20,196,027	24,484,439	1.21
Peterborough .....	175,091	216,897	1.24	1,534,523	1,721,132	1.12
St. Catharines .....	316,257	382,326	1.21	2,671,369	3,218,394	1.20
Sarnia .....	225,576	284,605	1.26	1,892,343	2,248,987	1.19
Sault Ste. Marie .....	263,334	787,426	2.99	4,199,710	4,215,930	1.00
Sudbury .....	242,868	290,292	1.20	1,883,771	2,310,578	1.23
Thunder Bay .....	298,369	337,966	1.13	2,490,781	2,858,797	1.15
Timmins .....	76,570	101,356	1.32	659,073	893,433	1.36
Toronto .....	57,705,041	77,643,929	1.35	514,685,238	682,762,738	1.33
Windsor .....	1,039,938	1,226,265	1.18	8,887,181	10,543,273	1.19
Total - 20 centres .....	69,424,737	92,723,263	1.34	622,324,205	808,884,394	1.30
<u>Manitoba:</u>						
Brandon .....	82,965	122,275	1.47	703,880	837,971	1.19
Winnipeg .....	5,975,458	7,813,868	1.31	57,949,618	65,714,346	1.13
Total - 2 centres .....	6,058,423	7,936,143	1.31	58,653,498	66,552,317	1.13

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABEAU 1. Chèques encaissés selon les comptes individuels - fin

	September - Septembre			First nine months — Neuf premiers mois		
	1974	1975	1975 1974	1974	1975	1975 1974
	\$'000			\$'000		
<b>Saskatchewan:</b>						
Moose Jaw .....	56,284	71,626	1.27	523,625	629,512	1.20
Prince Albert .....	75,984	88,607	1.17	591,033	713,976	1.21
Regina .....	1,243,310	1,684,719	1.36	13,341,466	16,224,226	1.22
Saskatoon .....	404,145	522,276	1.29	3,625,937	4,140,665	1.14
Total — 4 centres .....	1,779,723	2,367,228	1.33	18,082,061	21,708,379	1.20
<b>Alberta:</b>						
Calgary .....	4,978,522	6,305,883	1.27	43,350,533	56,124,634	1.29
Edmonton .....	4,259,848	5,305,113	1.25	30,717,112	42,462,170	1.38
Lethbridge .....	185,933	237,384	1.28	1,697,073	1,980,125	1.17
Medicine Hat .....	68,421	85,195	1.25	642,122	719,758	1.12
Total — 4 centres .....	9,492,724	11,933,575	1.26	78,406,840	101,286,687	1.29
<b>British Columbia — Colombie-Britannique:</b>						
Vancouver .....	9,194,314	11,845,753	1.29	83,018,802	97,499,959	1.17
Victoria .....	1,640,267	2,453,969	1.50	13,444,788	23,058,085	1.72
Total — 2 centres .....	10,834,581	14,299,722	1.32	96,463,590	120,558,044	1.25
Total — 50 centres .....	140,180,991	178,943,727	1.28	1,218,476,819	1,556,671,611	1.28

TABLE 2. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABEAU 2. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years - Années représentatives	Canada	Atlantic Provinces - Provinces de l'Atlantique	Québec	Ontario	Prairie Provinces - Provinces des Prairies	British Columbia - Colombie- Britannique
	thousands of dollars - milliers de dollars					
1924 .....	19,229,604 (1)	445,776	5,725,400	7,704,396	4,071,267	1,255,765
1925 .....	19,346,701	415,611	5,979,550	7,765,533	3,850,626	1,335,381
1929 .....	33,976,109	590,226	11,946,822	13,804,420	5,424,023	2,210,618
1930 .....	27,887,943	523,889	9,756,360	11,239,311	4,583,278	1,785,105
1933 .....	21,828,718	351,094	6,208,640	9,324,234	4,835,700 (2)	1,109,050
1935 .....	22,684,735	409,535	6,498,154	10,173,299	4,389,716	1,214,031
1940 .....	24,653,182	598,179	7,280,759	10,778,685	4,427,768	1,567,791
1945 .....	47,970,222	1,095,244	13,593,691	22,088,957 (3)	8,158,326	3,034,004
1950 .....	70,921,289	1,912,962 (4)	20,156,822	30,676,688 (5)	12,169,870	6,004,947
1953 .....	103,851,449	3,101,370	28,557,093	45,516,379	18,121,732	8,554,875
1955 .....	120,837,068	3,288,488	35,593,296	54,481,921	18,195,250	9,278,113
1960 .....	199,415,402	4,059,454	59,068,261	93,220,988	29,669,372	13,397,327
1965 .....	348,637,297	6,856,973	105,569,261	162,086,944	49,741,326	24,382,793
1966 .....	381,152,838	8,566,990	117,337,485	171,873,401	55,058,147	28,286,815
1967 .....	418,493,971	9,433,066	129,990,573	187,214,417	61,524,870	30,331,045
1968 .....	451,278,305	10,539,425	131,894,468	209,847,396	65,595,099	33,401,917
1969 .....	523,357,238	12,478,006	145,233,527	253,031,470	71,444,956	41,169,279
1970 .....	578,646,206	14,228,352	150,809,406	292,350,586 (6)	79,497,626	41,760,236
1971 .....	639,996,394	14,632,935	167,167,142	329,204,320	81,779,056	47,212,941
1972 .....	758,352,540	16,263,608	198,834,339	395,165,549	91,545,840	56,543,204
1973 .....	967,645,488	18,411,135	237,418,320	526,158,985	112,343,718	73,313,330
1974 .....	1,187,557,108	23,834,507	309,669,303	602,447,309	155,142,399	96,463,590
1975 .....	1,521,954,457	28,120,363	395,982,023	787,746,644	189,547,383	120,558,044

(1) Original 31 centres. - À l'origine, 31 centres. (2) Includes Sarnia as of January 1926 and Sudbury as of September 1929. - Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929. (3) Weyburn branches absorbed by Imperial Bank, May 1931. - Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931. (4) St. Catharines data added as of May 1941. - Données sur St. Catharines ajoutées à partir de mai 1941. (5) St. John's, Newfoundland, data added as of April 1949. - Données sur St. John's, Terre-Neuve, à partir d'avril 1949. (6) Cornwall data added as of May 1950. - Données sur Cornwall à partir de mai 1950. (7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure. - En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William. † Revised figures. - Nombres rectifiés.

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques encaissés selon le type de compte

	September - Septembre					
	Current		Savings		Personal chequing	
	—		—		—	
	Courant		Épargne		Chèques personnels	
	1974	1975	1974	1975	1974	1975
thousands of dollars - milliers de dollars						
<u>Newfoundland - Terre-Neuve:</u>						
St. John's .....	701,226	875,044	86,926	45,272	23,274	29,273
<u>Prince Edward Island - Île-du-Prince-Édouard:</u>						
Charlottetown .....	113,882	158,617	7,111	8,961	8,149	10,687
<u>Nova Scotia - Nouvelle-Écosse:</u>						
Glace Bay .....	12,070	14,868	2,290	2,366	1,269	1,480
Halifax .....	1,039,781	1,309,932	44,754	50,822	49,555	66,268
Sydney .....	120,969	115,210	6,430	15,957	6,389	8,142
Total - 3 centres .....	1,172,820	1,440,010	53,474	69,145	57,213	75,890
<u>New Brunswick - Nouveau-Brunswick:</u>						
Fredericton .....	254,777	362,100	14,644	18,734	11,856	15,435
Moncton .....	221,942	508,991	21,494	15,836	12,263	19,445
Saint John .....	392,521	513,711	21,501	24,857	13,349	20,824
Total - 3 centres .....	869,240	1,384,802	57,639	59,427	37,468	55,704
<u>Québec:</u>						
Chicoutimi .....	154,921	160,507	8,391	10,746	4,865	6,598
Drummondville .....	84,885	105,560	5,326	5,891	1,262	1,936
Granby .....	116,864	136,444	6,030	7,027	2,535	3,964
Montréal .....	30,845,156	36,539,513	1,316,474	1,323,862	291,245	355,077
Québec .....	5,822,363	5,901,120	146,916	165,940	26,932	29,359
St-Hyacinthe .....	111,704	143,674	10,087	11,760	1,640	2,437
Shawinigan .....	34,640	40,420	3,676	3,744	1,349	1,920
Sherbrooke .....	191,967	234,511	15,388	24,785	7,026	9,976
Trois-Rivières .....	125,955	164,817	5,816	9,948	3,430	5,220
Valleyfield .....	47,113	56,339	4,136	5,627	1,289	2,242
Total - 10 centres .....	37,535,568	43,482,905	1,522,240	1,569,330	341,573	418,729
<u>Ontario:</u>						
Brantford .....	252,577	249,532	18,478	21,067	10,104	13,890
Chatham .....	251,881	565,617	14,366	13,223	8,700	11,417
Cornwall .....	110,451	122,766	10,670	10,329	6,239	6,921
Guelph .....	230,525	200,593	13,841	20,268	13,114	15,111
Hamilton .....	2,076,055	2,667,787	129,255	146,693	83,040	98,369
Kingston .....	178,401	233,043	28,970	37,735	23,289	27,911
Kitchener .....	581,650	708,310	38,175	40,498	28,215	32,625
London .....	1,528,150	1,889,642	67,834	89,075	54,094	66,461
Niagara Falls .....	119,648	116,254	13,807	18,873	7,477	9,547
Oshawa .....	895,797	1,058,830	29,363	28,274	15,626	19,810
Ottawa .....	1,965,866	2,573,735	149,735	181,286	126,300	156,709
Peterborough .....	145,588	177,419	16,134	21,889	13,369	17,589
St. Catharines .....	270,941	333,986	28,959	26,006	16,357	22,334
Sarnia .....	196,902	248,527	15,989	20,837	12,685	15,241
Sault Ste. Marie .....	233,736	752,697	17,755	20,002	11,843	14,727
Sudbury .....	200,326	238,404	27,428	30,391	15,114	21,497
Thunder Bay .....	249,700	273,132	29,118	39,703	19,551	25,131
Timmins .....	63,453	83,354	8,676	11,925	4,441	6,077
Toronto .....	55,581,509	75,280,921	1,432,452	1,642,741	691,080	720,267
Windsor .....	941,332	1,112,530	67,513	74,342	31,093	39,393
Total - 20 centres .....	66,074,488	88,887,079	2,158,518	2,495,157	1,191,731	1,341,027
<u>Manitoba:</u>						
Brandon .....	64,647	99,635	10,217	11,847	8,101	10,793
Winnipeg .....	5,716,382	7,513,845	145,683	156,616	113,393	143,407
Total 2 centres .....	5,781,029	7,613,480	155,900	168,463	121,494	154,200



TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques encaissés selon le type de compte - fin

	September - Septembre					
	Current — Courant		Savings — Épargne		Personal chequing — Chèques personnels	
	1974	1975	1974	1975	1974	1975
	thousands of dollars - milliers de dollars					
<b>Saskatchewan:</b>						
Moose Jaw .....	41,779	54,511	7,912	7,481	6,593	9,634
Prince Albert .....	64,664	73,925	5,369	5,401	5,951	9,281
Regina .....	1,175,361	1,599,862	35,822	38,918	32,127	45,939
Saskatoon .....	350,304	450,163	24,889	81,357	28,952	40,756
Total - 4 centres .....	1,632,108	2,178,461	73,992	83,157	73,623	105,610
<b>Alberta:</b>						
Calgary .....	4,719,450	5,924,445	111,899	167,418	147,173	214,020
Edmonton .....	3,951,516	4,910,234	126,122	160,140	182,210	234,739
Lethbridge .....	156,826	197,722	12,413	14,208	16,694	25,454
Medicine Hat .....	54,305	67,289	6,669	6,995	7,447	10,911
Total - 4 centres .....	8,882,097	11,099,690	257,103	348,761	353,524	485,124
<b>British Columbia - Colombie-Britannique:</b>						
Vancouver .....	8,297,954	10,975,916	521,296	462,419	375,064	407,418
Victoria .....	1,500,755	2,290,271	77,763	85,008	64,749	78,690
Total - 2 centres .....	9,798,709	13,266,187	599,059	547,427	439,813	486,108
Total - 50 centres .....	132,561,167	170,386,275	4,971,962	5,395,100	2,647,862	3,162,352

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABLEAU 4. Chèques encaissés selon les comptes courant et comptes d'épargne

	Current(1) - Courant(1)			Savings - Épargne		
	Cheques cashed — Chèques encaissés	Deposits(2) — Dépôts(2)	Turnover — Rotation	Cheques cashed — Chèques encaissés	Deposits — Dépôts	Turnover — Rotation
	\$'000			\$'000		
1971 .....	885,371,891	7,715,954(3)	114.75	34,090,452	22,798,922(3)	1.50
1972 .....	1,028,679,510	9,095,564(3)	113.10	38,253,735	26,201,294(3)	1.46
1973 .....	1,325,656,531	10,214,452(3)	129.78	44,318,965	29,464,452(3)	1.50
1974 .....	1,640,276,213	11,124,141(3)	147.45	58,069,869	38,269,960(3)	1.52
1974 - September - Septembre ...	135,209,029	11,615,062	139.69	4,971,962	40,426,196	1.48
October - Octobre .....	151,662,748	11,212,773	162.31	4,880,987	41,430,314	1.41
November - Novembre .....	155,106,570	11,039,768	168.60	7,032,773	41,368,154	2.12
December - Décembre .....	155,920,732	11,673,399	160.28	4,954,495	40,803,074	1.46
1975 - January - Janvier .....	167,242,205	11,713,457	171.33	5,756,667	41,667,845	1.66
February - Février .....	146,917,591	11,659,449	151.21	4,955,846	42,367,615	1.40
March - Mars .....	159,098,048	12,677,320	150.59	4,770,019	42,604,046	1.34
April - Avril .....	174,287,595	12,961,995	161.35	4,640,269	42,980,347	1.29
May - Mai .....	169,451,821	12,644,479	160.81	6,387,155	43,319,438	1.77
June - Juin .....	173,119,135	13,383,069	155.22	4,989,722	43,947,051	1.36
July - Juillet .....	180,786,725	13,661,102	158.80	5,158,635	44,798,150	1.38
August - Août .....	165,326,229	13,157,396	150.78	4,840,222	45,592,824	1.27
September - Septembre ...	173,548,627	13,403,780	155.40	5,395,100	47,082,804	1.36

(1) As of June 1957, includes cheques cashed against personal chequing accounts. - Au 1<sup>er</sup> juin, 1957, comprend les chèques tirés sur les comptes chèques personnels. (2) Revised to exclude federal government deposits. - Dépôts du gouvernement fédéral exclus. (3) Average deposits for the year. - Moyenne des dépôts de l'année.

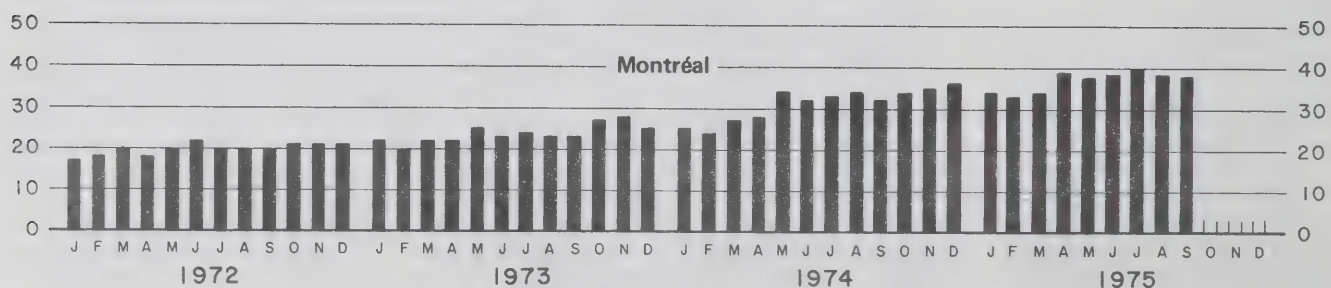
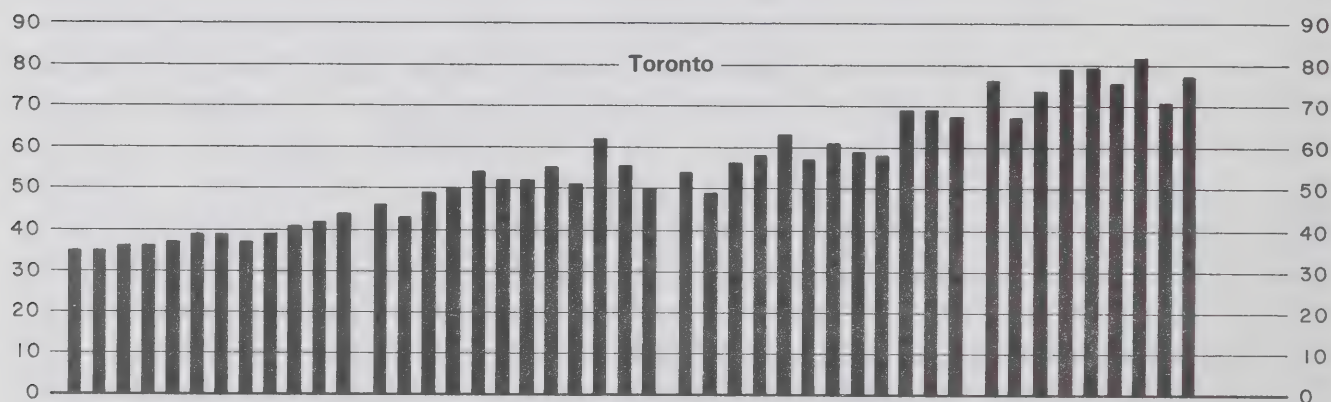
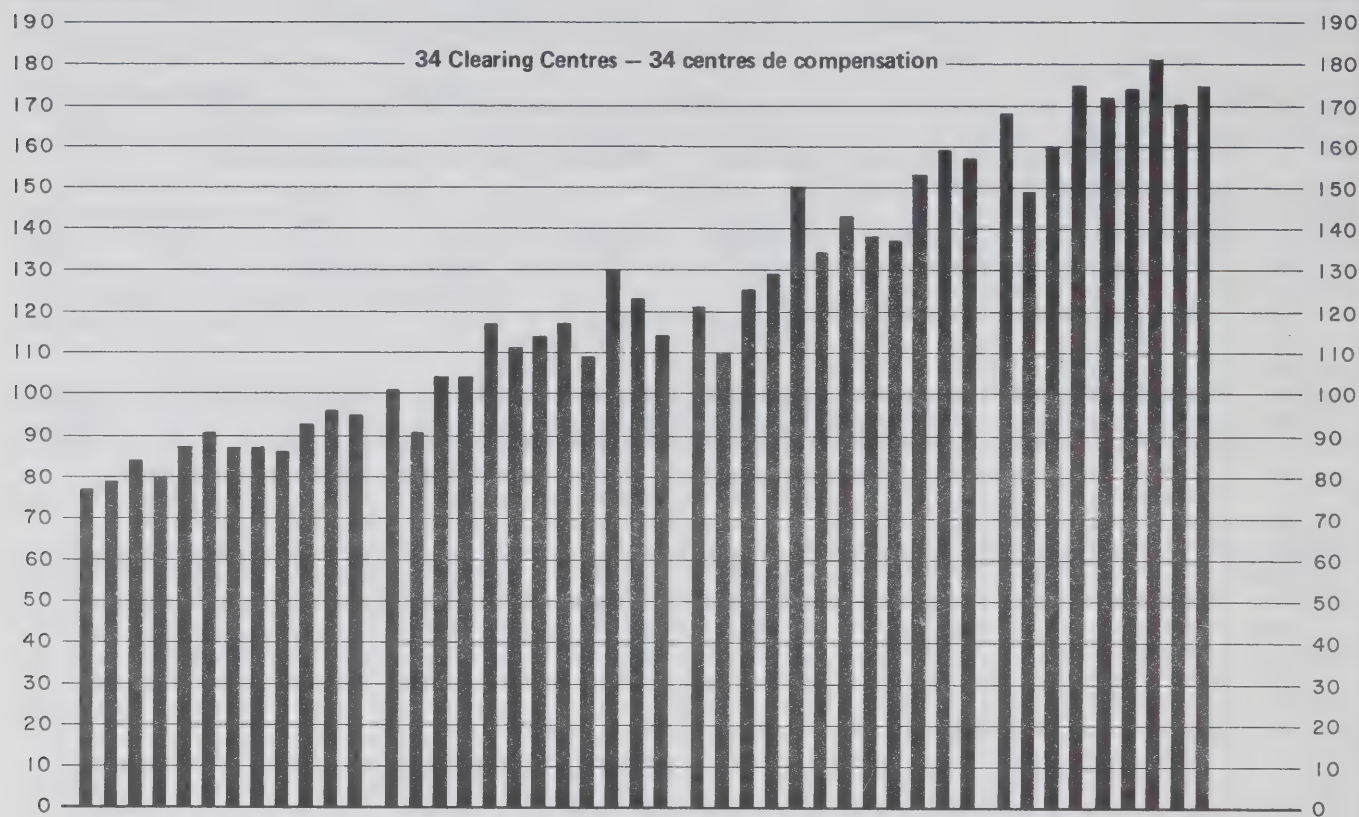
Note: Turnover in the monthly section reflects turnover on an annual basis.

Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.

# Value of Cheques Cashed in Canada Valeur des chèques encaissés au Canada

Billions of dollars  
Milliards de dollars

Billions of dollars  
Milliards de dollars











# Statistics Canada Statistique Canada

Price: 30 cents, \$3.00 a year

Prix: 30 cents, \$3.00 par année

CHEQUES CASHED

OCTOBER - 1975 - OCTOBRE

With the advent of centralized data processing, Bank Clearing Houses as they were known have been closed down. The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it would be incorrect to assume that this comparison will remain valid through time. An examination is currently underway in an attempt to establish boundaries that can be more precisely defined.

The value of cheques cashed in the 50 clearing centres in October totalled \$192,469 million, 23.0% above the value for the corresponding month of 1974. Payments in all of the 10 provinces rose in the comparison. Debits increased in Newfoundland by 10.9%, Prince Edward Island by 44.0%, Nova Scotia by 3.2%, New Brunswick by 33.1%, Québec by 21.8%, Ontario by 24.1%, Manitoba by 38.5%, Saskatchewan by 20.8%, Alberta by 19.7% and British Columbia by 15.4%.

The Centres

Forty-six of the fifty centres showed a higher value of cheques cashed than in October of 1974. In respect of the major centres, payments increased in Montreal by 23.5%, Toronto by 24.8%, Winnipeg by 38.7% and Vancouver by 19.1%.

Deposit Turnover

The turnover ratio of current deposits (compiled on an annual basis) was 163.5% compared with 162.3% for October 1974. The turnover ratio of savings accounts was 1.32 compared with the October 1973 ratio of 1.41.

Business Finance Division

January - 1976 - Janvier  
5-4404-509CHEQUES ENCAISSÉS

L'avènement du traitement centralisé des données a fait disparaître les chambres de compensation bancaires dans leur ancienne forme. Les chiffres se rapportant au débit des comptes personnels continuent de rendre compte des données qui correspondent aux anciens centres, mais il serait inexact d'en conclure que cette comparaison sera toujours valable. On étudie actuellement le problème afin d'essayer de déterminer des limites plus précises.

La valeur des chèques encaissés dans 50 centres de compensation en octobre s'élevait à 192,469 millions de dollars soit 23.0 % de plus qu'en octobre 1974. Les comparaisons pour le mois d'octobre montrent que les versements ont augmenté dans les 10 provinces. Les débits ont augmenté de 10.9 % en Terre-Neuve, de 44.0 % dans l'île-du-Prince-Édouard, de 3.2 % en Nouvelle-Écosse, de 33.1 % au Nouveau-Brunswick, de 21.8 % au Québec, de 24.1 % en Ontario, de 38.5 % au Manitoba, de 20.8 % en Saskatchewan, de 19.7 % en Alberta et de 15.4 % en Colombie-Britannique.

Les centres

Quarante-six des cinquante centres ont enregistré une valeur totale de chèques encaissés supérieure à celle du mois d'octobre 1974. Pour ce qui est des grands centres, les versements ont augmenté de 23.5 % à Montréal, de 24.8 % à Toronto, de 38.7 % à Winnipeg et de 19.1 % à Vancouver.

Volumes des transactions

Le taux de transactions sur comptes courants (calculé sur une base annuelle) était de 163.5 % comparativement à 162.3 % en octobre 1974. Le taux de transactions sur comptes d'épargne était de 1.32 comparativement à 1.41 en octobre 1974.

Division des finances des entreprises

TABLE 1. Chèques Cashed Against Individual Accounts

TABEAU 1. Chèques tirés sur les comptes individuels

	October - Octobre			First ten months - Dix premiers mois		
	1974	1975	1975 1974	1974	1975	1975 1974
	\$'000		%	\$'000		%
<b>Newfoundland - Terre-Neuve:</b>						
St. John's .....	853,022	945,676	110.86	8,186,120	8,743,173	106.80
<b>Prince Edward Island - Île-du-Prince-Édouard:</b>						
Charlottetown .....	131,001	188,617	143.98	1,166,541	1,573,739	134.91
<b>Nova Scotia - Nouvelle-Écosse:</b>						
Glace Bay .....	15,140	17,493	115.54	144,221	165,926	115.05
Halifax .....	1,287,224	1,318,789	102.45	11,428,971	13,091,907	114.55
Sydney .....	121,959	134,223	110.05	1,183,659	1,342,012	113.38
Total - 3 centres .....	1,424,323	1,470,505	103.24	12,756,851	14,599,845	114.45
<b>New Brunswick - Nouveau-Brunswick:</b>						
Fredericton .....	336,344	457,551	136.04	2,819,285	3,923,076	139.15
Moncton .....	370,340	514,810	139.01	2,944,039	4,499,663	152.84
Saint John .....	486,239	614,984	126.48	4,272,202	5,179,879	121.25
Total - 3 centres .....	1,192,923	1,587,345	133.06	10,035,526	13,602,618	135.54
<b>Québec:</b>						
Chicoutimi .....	185,198	193,102	104.27	1,559,213	1,872,549	120.10
Drummondville .....	91,239	117,363	128.63	852,942	983,121	115.26
Granby .....	128,581	140,886	109.57	1,172,274	1,348,041	114.99
Montréal .....	34,138,631	42,167,830	123.52	302,947,794	375,234,091	123.86
Québec .....	4,696,105	5,244,058	111.67	43,698,303	66,021,962	151.09
St-Hyacinthe .....	147,710	190,388	128.89	1,234,099	1,497,682	121.36
Shawinigan .....	46,086	47,102	102.20	391,445	435,716	111.31
Sherbrooke .....	241,076	261,507	108.47	2,099,018	2,399,365	114.31
Trois-Rivières .....	157,934	158,994	100.67	1,401,083	1,549,073	110.56
Valleyfield .....	62,217	65,027	104.52	541,462	599,215	110.67
Total - 10 centres .....	39,894,777	48,586,257	121.79	355,897,633	451,940,815	126.99
<b>Ontario:</b>						
Brantford .....	302,613	300,891	99.43	2,655,574	2,867,195	107.97
Chatham .....	467,620	513,052	109.72	3,610,675	4,759,496	131.82
Cornwall .....	116,289	134,144	115.35	1,180,390	1,237,643	104.85
Guelph .....	243,111	229,503	94.40	2,247,230	2,244,311	99.87
Hamilton .....	2,477,001	2,839,339	114.63	22,517,889	26,663,317	118.41
Kingston .....	240,557	329,507	136.98	2,058,375	2,665,586	129.50
Kitchener .....	728,981	808,523	110.91	6,408,002	7,301,382	113.94
London .....	1,876,964	2,057,928	109.64	17,169,854	20,444,014	119.07
Niagara Falls .....	141,237	148,739	105.31	1,430,295	1,281,288	89.58
Oshawa .....	1,227,841	1,712,175	139.45	11,768,119	13,236,262	112.48
Ottawa .....	2,540,126	2,893,890	113.93	22,736,153	27,378,329	120.42
Peterborough .....	182,106	213,245	117.10	1,716,629	1,934,377	112.68
St. Catharines .....	348,175	386,785	111.09	3,019,544	3,605,179	119.39
Sarnia .....	260,600	314,471	120.67	2,152,943	2,563,458	119.07
Sault Ste. Marie .....	294,441	1,075,420	365.24	4,494,151	5,291,350	117.74
Sudbury .....	240,325	287,229	119.52	2,124,096	2,597,807	122.31
Thunder Bay .....	313,667	368,999	117.64	2,804,448	3,227,796	115.10
Timmins .....	80,940	111,228	137.42	740,013	1,004,661	135.76
Toronto .....	68,674,523	85,731,888	124.84	583,359,761	768,494,626	131.74
Windsor .....	1,335,952	1,389,449	104.00	10,223,133	11,932,722	116.72
Total - 20 centres .....	82,093,069	101,846,405	124.06	704,417,274	910,730,799	129.29
<b>Manitoba:</b>						
Brandon .....	86,153	105,647	122.63	790,033	943,618	119.44
Winnipeg .....	6,788,356	9,414,701	138.69	64,737,974	75,129,047	116.05
Total - 2 centres .....	6,874,509	9,520,348	138.49	65,528,007	76,072,665	116.09



TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	October - Octobre			First ten months - Dix premiers mois		
	1974	1975	1975 1974	1974	1975	1975 1974
	\$'000		%	\$'000		%
<b>Saskatchewan:</b>						
Moose Jaw .....	63,000	84,811	134.62	586,625	714,323	121.77
Prince Albert .....	78,479	71,127	90.63	669,512	785,103	117.26
Regina .....	1,424,148	1,702,040	119.51	14,765,614	17,926,266	121.41
Saskatoon .....	403,278	520,228	129.00	4,029,215	4,660,893	115.68
Total - 4 centres .....	1,968,905	2,378,206	120.79	20,050,966	24,086,585	120.13
<b>Alberta:</b>						
Calgary .....	5,587,192	6,457,768	115.58	50,937,725	62,582,402	122.86
Edmonton .....	4,175,335	5,238,583	125.46	34,892,447	47,700,753	136.71
Lethbridge .....	212,696	235,146	110.55	1,909,769	2,215,271	116.00
Medicine Hat .....	76,533	97,693	127.65	718,655	817,451	113.75
Total - 4 centres .....	10,051,756	12,029,190	119.67	88,458,596	113,315,877	128.10
<b>British Columbia - Colombie-Britannique:</b>						
Vancouver .....	10,006,643	11,915,181	119.07	93,025,445	109,415,140	117.62
Victoria .....	2,052,807	2,001,466	97.50	15,497,595	25,059,551	161.70
Total - 2 centres .....	12,059,450	13,916,647	115.40	108,523,040	134,474,691	123.91
Total - 50 centres .....	156,543,735	192,469,196	122.95	1,375,020,554	1,749,140,807	127.21

TABLE 2. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 2. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years - Années représentatives	Canada	Atlantic Provinces - Provinces de l'Atlantique	Québec	Ontario	Prairie Provinces - Provinces des Prairies	British Columbia - Colombie- Britannique
	thousands of dollars - milliers de dollars					
1924 .....	21,923,800(1)	490,810	6,515,884	8,907,420	4,596,428	1,413,258
1925 .....	22,218,787	466,520	6,843,394	8,868,721	4,536,664	1,503,488
1929 .....	38,689,582	663,986	13,663,151	15,447,274	6,448,568	2,466,603
1930 .....	31,505,450	587,834	11,110,314	12,599,533(2)	5,232,364	1,975,405
1933 .....	24,652,076	394,570	6,978,306	10,599,485	5,437,168(3)	1,242,547
1935 .....	25,592,252	460,220	7,285,921	11,275,137	5,209,632	1,361,342
1940 .....	28,179,806	675,498	8,198,470	12,494,968	5,039,884	1,770,986
1945 .....	53,719,374	1,215,692	15,087,618	24,660,551(4)	9,313,060	3,442,453
1950 .....	80,312,788	2,145,466(5)	22,913,712	34,536,274(6)	13,932,196	6,785,140
1953 .....	116,204,392	3,459,618	32,041,185	50,672,402	20,503,994	9,527,193
1955 .....	135,197,714	3,681,910	39,799,222	60,957,588	20,374,857	10,384,337
1960 .....	222,165,799	4,505,666	65,865,272	103,492,318	33,428,124	14,874,419
1965 .....	387,557,797	7,673,655	117,926,669	179,144,392	55,698,380	27,114,701
1966 .....	425,264,890	9,449,451	131,445,540	191,375,988	61,621,956	31,371,955
1967 .....	468,039,464	10,513,914	144,770,817	210,081,992	68,742,131	33,930,610
1968 .....	506,813,966	11,898,780	148,556,565	234,961,503	73,742,169	37,654,949
1969 .....	586,862,285	14,091,431	161,654,302	284,564,954	80,420,238	46,131,360
1970 .....	649,680,898	15,845,540	169,929,108	328,576,378(7)	88,696,031	46,633,841
1971 .....	719,638,294	16,288,292	187,025,376	372,420,217	91,442,136	52,462,273
1972 .....	851,036,696	18,154,761	223,181,000	443,692,039	102,392,153	63,616,743
1973 .....	1,097,695,381	20,648,149	268,913,900	597,507,461	127,652,401	82,973,470
1974 .....	1,340,545,577	26,831,332	348,745,115	682,408,521	174,037,569	108,523,040
1975 .....	1,709,266,102	31,514,622	443,655,418	886,146,244	213,475,127	134,474,691

(1) Original 31 centres. - À l'origine, 31 centres. (2) Includes Sarnia as of January 1926 and Sudbury as of September 1929. - Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929. (3) Weyburn branches absorbed by Imperial Bank, May 1931. - Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931. (4) St. Catharines data added as of May 1941. - Données sur St. Catharines ajoutées à partir de mai 1941. (5) St. John's, Newfoundland, data added as of April 1949. - Données sur St. John's, Terre-Neuve, à partir d'avril 1949. (6) Cornwall data added as of May 1950. - Données sur Cornwall à partir de mai 1950. (7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure. - En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William. r Revised figures. - Nombres rectifiés.

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	October — Octobre					
	Current — Courant		Savings — Épargne		Personal chequing — Chèques personnels	
	1974	1975	1974	1975	1974	1975
	thousands of dollars — milliers de dollars					
<b>Newfoundland — Terre-Neuve:</b>						
St. John's .....	772,472	872,837	55,050	46,079	25,500	26,760
<b>Prince Edward Island — île-du-Prince-Édouard:</b>						
Charlottetown .....	116,375	169,136	6,893	8,216	7,733	11,265
<b>Nova Scotia — Nouvelle-Écosse:</b>						
Glace Bay .....	12,176	13,824	1,713	1,941	1,251	1,728
Halifax .....	1,190,769	1,208,139	46,251	48,430	50,204	62,220
Sydney .....	109,092	119,859	6,449	6,288	6,418	8,076
Total — 3 centres .....	1,312,037	1,341,822	54,413	56,659	57,873	72,024
<b>New Brunswick — Nouveau-Brunswick:</b>						
Fredericton .....	310,309	425,453	14,300	17,443	11,735	14,655
Moncton .....	336,846	482,883	19,550	14,418	13,944	17,509
Saint John .....	454,348	567,423	17,339	27,303	14,552	20,258
Total — 3 centres .....	1,101,503	1,475,759	51,189	59,164	40,231	52,422
<b>Québec:</b>						
Chicoutimi .....	170,609	175,396	9,390	10,819	5,199	6,887
Drummondville .....	83,773	109,367	5,994	6,002	1,472	1,994
Granby .....	119,516	130,205	6,225	6,868	2,840	3,813
Montréal .....	32,632,262	40,414,793	1,205,946	1,389,849	300,423	363,188
Québec .....	4,516,462	5,023,823	153,122	183,435	26,521	36,800
St-Hyacinthe .....	132,333	172,115	12,865	15,459	2,512	2,814
Shawinigan .....	41,602	41,545	3,186	3,765	1,298	1,792
Sherbrooke .....	214,796	235,585	14,808	16,141	11,472	9,781
Trois-Rivières .....	144,688	143,927	9,149	10,158	4,097	4,909
Valleyfield .....	55,336	56,864	5,171	5,711	1,710	2,452
Total — 10 centres .....	38,111,377	46,503,620	1,425,856	1,648,207	357,544	434,430
<b>Ontario:</b>						
Brantford .....	272,647	267,071	18,978	19,412	10,988	14,408
Chatham .....	442,196	485,364	15,190	14,889	10,234	12,799
Cornwall .....	100,816	116,352	9,042	10,732	6,431	7,060
Guelph .....	212,556	194,811	18,406	19,321	12,149	15,371
Hamilton .....	2,238,523	2,601,184	142,466	145,409	96,012	92,746
Kingston .....	185,408	266,022	29,805	36,448	25,344	27,037
Kitchener .....	665,089	734,003	35,097	41,014	28,795	33,506
London .....	1,744,978	1,915,961	71,732	78,012	60,254	63,955
Niagara Falls .....	120,568	120,699	13,151	17,925	7,518	10,115
Oshawa .....	1,179,249	1,664,093	29,377	28,318	19,215	19,764
Ottawa .....	2,246,814	2,561,656	166,501	175,250	126,811	156,984
Peterborough .....	150,083	174,629	16,948	19,825	15,075	18,791
St. Catharines .....	299,140	332,070	28,296	27,436	20,739	27,279
Sarnia .....	227,462	278,893	18,916	19,320	14,222	16,258
Sault Ste. Marie .....	264,320	1,041,957	18,695	19,835	11,426	13,628
Sudbury .....	191,211	233,230	31,301	31,470	17,813	22,529
Thunder Bay .....	263,149	314,987	29,318	30,002	21,200	24,010
Timmins .....	66,876	93,129	9,837	11,951	4,227	6,148
Toronto .....	66,480,022	83,496,381	1,481,741	1,520,049	712,760	715,458
Windsor .....	1,238,411	1,282,722	64,099	65,165	33,442	41,562
Total — 20 centres .....	78,589,518	98,175,214	2,248,896	2,331,783	1,254,655	1,339,408
<b>Manitoba:</b>						
Brandon .....	66,705	82,277	10,556	12,294	8,892	11,076
Winnipeg .....	6,528,838	9,109,949	146,016	151,009	113,502	153,743
Total 2 centres .....	6,595,543	9,192,226	156,572	163,303	122,394	164,819

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLÉAU 3. Chèques tirés par type de compte - fin

	October - Octobre					
	Current - Courant		Savings - Épargne		Personal chequing - Chèques personnels	
	1974	1975	1974	1975	1974	1975
	thousands of dollars - milliers de dollars					
<b>Saskatchewan:</b>						
Moose Jaw .....	47,380	66,057	8,121	8,644	7,499	10,110
Prince Albert .....	67,227	59,756	4,849	4,596	6,403	6,775
Regina .....	1,355,113	1,613,745	33,284	40,206	35,751	48,089
Saskatoon .....	342,616	446,498	28,131	28,287	32,531	45,443
Total - 4 centres .....	1,812,336	2,186,056	74,385	81,733	82,184	110,417
<b>Alberta:</b>						
Calgary .....	5,297,232	6,101,581	131,908	129,986	158,052	226,201
Edmonton .....	3,871,059	4,899,626	132,233	142,679	172,043	196,278
Lethbridge .....	182,279	198,028	10,613	13,000	19,804	24,118
Medicine Hat .....	61,054	76,584	6,898	8,253	8,581	12,856
Total - 4 centres .....	9,411,624	11,275,819	281,652	293,918	358,480	459,453
<b>British Columbia - Colombie-Britannique:</b>						
Vancouver .....	9,210,173	11,004,308	443,245	497,650	353,225	413,223
Victoria .....	1,909,584	1,846,514	82,836	78,854	60,387	76,098
Total - 2 centres .....	11,119,757	12,850,822	526,081	576,504	413,612	489,321
Total - 50 centres .....	148,942,542	184,043,311	4,880,987	5,265,566	2,720,206	3,160,319

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABLÉAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) - Courant(1)			Savings - Épargne		
	Cheques cashed - Chèques encaissés	Deposits(2) - Dépôts(2)	Turnover - Rotation	Cheques cashed - Chèques encaissés	Deposits - Dépôts	Turnover - Rotation
	\$'000		%	\$'000		%
1971 .....	885,371,891	7,715,954(3)	114.75	34,090,452	22,798,922(3)	1.50
1972 .....	1,028,679,510	9,095,564(3)	113.10	38,253,735	26,201,294(3)	1.46
1973 .....	1,325,656,531	10,214,452(3)	129.78	44,318,965	29,464,452(3)	1.50
1974 .....	1,640,276,213	11,124,141(3)	147.45	58,069,869	38,269,960(3)	1.52
1974 - October - Octobre .....	151,662,748	11,212,773	162.31	4,880,987	41,430,314	1.41
November - Novembre .....	155,106,570	11,039,768	168.60	7,032,773	41,368,154	2.12
December - Décembre .....	155,920,732	11,673,399	160.28	4,954,495	40,803,074	1.46
1975 - January - Janvier .....	167,242,205	11,713,457	171.33	5,756,667	41,667,845	1.66
February - Février .....	146,917,591	11,659,449	151.21	4,955,846	42,367,615	1.40
March - Mars .....	159,098,048	12,677,320	150.59	4,770,019	42,604,046	1.34
April - Avril .....	174,287,595	12,961,995	161.35	4,640,269	42,980,347	1.29
May - Mai .....	169,451,821	12,644,479	160.81	6,387,155	43,319,438	1.77
June - Juin .....	173,119,135	13,383,069	155.22	4,989,722	43,947,051	1.36
July - Juillet .....	180,786,725	13,661,102	158.80	5,158,635	44,798,150	1.38
August - Août .....	165,326,229	13,157,396	150.78	4,840,222	45,592,824	1.27
September - Septembre .....	173,548,627	13,403,780	155.40	5,395,100	47,082,804	1.36
October - Octobre .....	187,203,630	13,741,128	163.49	5,265,566	47,710,001	1.32

(1) As of June 1957, includes cheques cashed against personal chequing accounts. - Au 1<sup>er</sup> juin, 1957, comprend les chèques tirés sur les comptes chèques personnels. (2) Revised to exclude federal government deposits. - Dépôts du gouvernement fédéral exclus. (3) Average deposits for the year. - Moyenne des dépôts de l'année.

Note: Turnover in the monthly section reflects turnover on an annual basis.

Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.













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CHEQUES CASHEDCHÈQUES ENCAISSÉS

NOVEMBER - 1975 - NOVEMBRE

With the advent of centralized data processing, Bank Clearing Houses as they were known have been closed down. The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it would be incorrect to assume that this comparison will remain valid through time. An examination is currently underway in an attempt to establish boundaries that can be more precisely defined.

The value of cheques cashed in the 50 clearing centres in November totalled 180,169 million, 11% above the value for the corresponding month of 1974. Payments in all of the 10 provinces rose in the comparison. Debits increased in Newfoundland by 21%, Prince Edward Island by 21%, Nova Scotia by 4%, New Brunswick by 39%, Quebec by 7%, Ontario by 10%, Manitoba by 10%, Saskatchewan by 18%, Alberta by 19% and British Columbia by 19%.

The Centres:

Thirty of the fifty centres showed a higher value of cheques cashed than in November of 1974. In respect of the major centres, payments increased in Montreal by 9%, Toronto by 12%, Winnipeg by 11% and Vancouver by 11%.

Deposit Turnover:

The turnover ratio of current deposits (compiled on an annual basis) was 149.8 compared with 168.6 for November 1974. The turnover ratio of savings accounts was 1.67 compared with the November 1974 ratio of 2.12.

L'avènement du traitement centralisé des données a fait disparaître les chambres de compensation bancaires dans leur ancienne forme. Les chiffres se rapportant au débit des comptes personnels continuent de rendre compte des données qui correspondent aux anciens centres, mais il serait inexact d'en conclure que cette comparaison sera toujours valable. On étudie actuellement le problème afin d'essayer de déterminer des limites plus précises.

La valeur des chèques encaissés dans 50 centres de compensation en avril s'élevait à 180,169 millions de dollars soit 11 % de plus qu'en novembre 1974. Les comparaisons, pour le mois de novembre montrent que les versements ont augmenté dans les 10 provinces. Les débits ont augmenté de 21 % en Terre-Neuve, de 21 % dans l'Île-du-Prince-Édouard, de 4 % en Nouvelle-Écosse, de 39 % au Nouveau-Brunswick, de 7 % au Québec, de 10 % en Ontario, de 10 % au Manitoba, de 18 % en Saskatchewan, de 19 % en Alberta et de 19 % en Colombie-Britannique.

Les centres:

Trente des cinquante centres ont enregistré une valeur totale de chèques encaissés supérieure à celle du mois novembre 1974. Pour ce qui est des grands centres, les versements ont augmenté de 9 % à Montréal, de 12 % à Toronto, de 11 % à Winnipeg et de 11 % à Vancouver.

Volumes des transactions:

Le taux de transactions sur comptes courants (calculé sur une base annuelle) était de 149.8 comparativement à 168.6 en novembre 1974. Le taux de transactions sur comptes d'épargne était de 1.67 comparativement à 2.12 en novembre 1974.

Business Finance Division

Division des finances des entreprises

January - 1976 - Janvier  
5-4404-509

TABLE 1. Cheques Cashied Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	November - Novembre			First eleven months — Premier onze mois		
	1974	1975	1975 1974	1974	1975	1975 1974
	\$'000			\$'000		
<b>Newfoundland — Terre-Neuve:</b>						
St. John's .....	847,249	1,022,892	1.21	9,033,369	9,766,065	1.08
<b>Prince Edward Island — Île-du-Prince-Édouard:</b>						
Charlottetown .....	150,691	181,898	1.21	1,317,232	1,755,637	1.33
<b>Nova Scotia — Nouvelle-Écosse:</b>						
Glace Bay .....	16,102	15,843	0.98	160,323	181,769	1.13
Halifax .....	1,290,907	1,283,167	0.99	12,719,878	14,375,074	1.13
Sydney .....	125,237	189,005	1.51	1,308,896	1,531,017	1.17
Total — 3 centres .....	1,432,246	1,488,015	1.04	14,189,097	16,087,860	1.13
<b>New Brunswick — Nouveau-Brunswick:</b>						
Fredericton .....	229,528	358,411	1.56	3,048,813	4,281,487	1.40
Moncton .....	377,914	646,437	1.71	3,321,953	5,146,100	1.55
Saint John .....	498,048	530,605	1.07	4,770,250	5,710,484	1.20
Total — 3 centres .....	1,105,490	1,535,453	1.39	11,141,016	15,138,071	1.36
<b>Québec:</b>						
Chicoutimi .....	196,755	172,478	0.88	1,755,968	2,045,027	1.17
Drummondville .....	98,178	107,187	1.09	951,120	1,090,308	1.15
Granby .....	135,759	128,179	0.94	1,308,033	1,476,220	1.13
Montréal .....	35,481,850	38,581,524	1.09	338,429,644	413,815,615	1.22
Québec .....	7,279,618	7,312,702	1.01	50,977,921	73,334,664	1.44
St-Hyacinthe .....	164,375	164,667	1.00	1,398,474	1,662,349	1.19
Shawinigan .....	45,752	42,588	0.93	437,197	478,304	1.09
Sherbrooke .....	248,307	265,016	1.07	2,347,325	2,664,381	1.14
Trois-Rivières .....	304,070	153,388	0.50	1,705,153	1,702,461	1.00
Valleyfield .....	68,046	63,386	0.93	609,508	662,601	1.09
Total — 10 centres .....	44,022,710	46,991,115	1.07	399,920,343	498,931,930	1.25
<b>Ontario:</b>						
Brantford .....	313,997	291,350	0.93	2,969,571	3,158,545	1.06
Chatham .....	548,287	539,772	0.98	4,158,962	5,299,268	1.27
Cornwall .....	310,215	130,302	0.42	1,490,605	1,367,945	0.93
Guelph .....	280,940	228,519	0.81	2,528,170	2,472,830	0.98
Hamilton .....	2,508,672	2,819,331	1.12	25,026,561	29,482,648	1.18
Kingston .....	255,727	300,885	1.18	2,314,021	2,966,471	1.28
Kitchener .....	730,149	782,253	1.07	7,138,151	8,083,635	1.13
London .....	2,171,468	2,060,580	0.95	19,341,322	22,504,594	1.16
Niagara Falls .....	140,611	128,277	0.91	1,570,906	1,409,565	0.90
Oshawa .....	1,397,865	1,834,560	1.31	13,165,984	15,070,822	1.15
Ottawa .....	2,741,667	2,104,978	0.77	25,477,820	29,483,307	1.16
Peterborough .....	175,639	188,594	1.07	1,892,268	2,122,971	1.12
St. Catharines .....	383,040	347,270	0.91	3,402,584	3,952,449	1.16
Sarnia .....	219,261	265,348	1.21	2,372,204	2,828,806	1.19
Sault Ste. Marie .....	273,362	785,078	2.87	4,767,513	6,076,428	1.28
Sudbury .....	255,457	296,902	1.16	2,379,553	2,894,709	1.22
Thunder Bay .....	326,476	346,072	1.06	1,479,124	1,103,339	0.75
Timmins .....	96,984	98,678	1.02	836,997	3,573,868	0.43
Toronto .....	68,871,500	77,173,382	1.12	652,231,261	845,668,008	1.30
Windsor .....	1,392,236	1,492,780	1.07	11,615,369	13,425,502	1.16
Total — 20 centres .....	83,393,553	92,214,911	1.10	787,810,827	1,002,945,710	1.27
<b>Manitoba:</b>						
Brandon .....	101,491	97,265	0.96	891,524	1,040,883	1.17
Winnipeg .....	7,652,548	8,455,815	1.11	72,390,522	83,584,862	1.16
Total — 2 centres .....	7,754,039	8,553,080	1.10	73,282,046	84,625,745	1.15

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABEAU 1. Chèques tirés sur les comptes individuels - fin

	November — Novembre			First eleven months — Premier onze mois		
	1974	1975	$\frac{1975}{1974}$	1974	1975	$\frac{1975}{1974}$
	\$'000			\$'000		
<b>Saskatchewan:</b>						
Moose Jaw .....	83,332	81,379	0.98	669,957	795,702	1.19
Prince Albert .....	81,522	78,575	0.96	751,034	863,678	1.15
Regina .....	1,344,721	1,650,572	1.23	16,110,335	19,576,838	1.22
Saskatoon .....	449,723	497,062	1.11	4,478,938	5,157,955	1.15
Total — 4 centres .....	1,959,298	2,307,588	1.18	22,010,264	26,394,173	1.20
<b>Alberta:</b>						
Calgary .....	5,619,367	6,553,064	1.17	56,557,092	69,135,466	1.22
Edmonton .....	4,287,018	5,251,094	1.23	39,179,465	52,951,847	1.35
Lethbridge .....	249,233	237,830	0.95	2,159,002	2,453,101	1.14
Medicine Hat .....	88,545	96,769	1.09	807,200	914,220	1.13
Total — 4 centres .....	10,244,163	12,138,757	1.19	98,702,759	125,454,634	1.27
<b>British Columbia — Colombie-Britannique:</b>						
Vancouver .....	9,798,719	10,921,565	1.11	102,824,164	120,336,705	1.17
Victoria .....	1,701,185	2,813,462	1.65	17,198,780	27,873,013	1.62
Total — 2 centres .....	11,499,904	13,735,027	1.19	120,022,944	148,209,718	1.23
Total — 50 centres .....	162,409,343	180,168,736	1.11	1,537,429,897	1,929,309,543	1.25

TABLE 2. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABEAU 2. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years - Années représentatives	Canada	Atlantic Provinces - Provinces de l'Atlantique	Québec	Ontario	Prairie Provinces - Provinces des Prairies	British Columbia - Colombie- Britannique
	thousands of dollars - milliers de dollars					
1924 .....	24,772,526(1)	536,950	7,225,556	10,155,210	5,288,382	1,566,428
1925 .....	25,005,423	515,634	7,635,121	9,946,220	5,232,134	1,676,314
1929 .....	42,866,331	732,749	15,118,315	17,073,784	7,243,610	2,697,873
1930 .....	34,479,078(2)	646,720	12,132,377	13,768,172	5,784,906	2,146,903
1933 .....	27,489,546	439,610	7,773,587	11,912,155	5,994,586(3)	1,369,608
1935 .....	28,613,765	522,740	8,164,142	12,576,072	5,839,575	1,511,236
1940 .....	31,229,127	754,001	9,022,467	13,921,816	5,584,232	1,946,611
1945 .....	62,300,062	1,415,817	17,565,639	28,697,419(4)	10,613,043	4,008,144
1950 .....	91,320,664	2,401,144(5)	26,267,620	39,311,166(6)	15,700,585	7,640,149
1953 .....	125,108,178	3,247,775	34,506,440	53,801,220	22,855,405	10,697,338
1955 .....	146,322,725	3,445,251	43,132,998	65,293,516	22,820,763	11,630,197
1960 .....	245,472,746	4,978,152	72,673,475	114,408,585	37,016,326	16,396,208
1965 .....	429,882,518	8,725,728	130,769,959	198,327,772	61,869,491	30,189,568
1966 .....	473,353,430	10,511,796	146,822,519	212,580,838	68,749,454	34,688,823
1967 .....	518,776,076	11,603,203	159,692,391	233,791,504	76,027,482	37,661,496
1968 .....	561,897,794	13,123,193	164,772,466	259,743,707	82,028,573	42,229,855
1969 .....	648,472,822	15,766,213	177,603,530	314,306,800	89,387,588	51,408,691
1970 .....	720,785,340	17,497,780	188,587,267	364,950,658(7)	97,780,815	51,968,820
1971 .....	802,065,925	18,313,771	208,617,191	414,174,443	102,244,669	58,715,851
1972 .....	946,890,980	26,369,420	247,200,335	493,620,456	114,020,986	71,679,783
1973 .....	1,220,495,417 <sup>r</sup>	22,966,051	300,373,066	662,018,115	142,512,260	92,625,925
1974 .....	1,449,080,486	29,845,450	391,754,890	763,462,133	193,995,069	120,022,944
1975 .....	1,884,623,502	34,997,723	489,814,660	975,126,849	236,474,552	148,209,718

(1) Original 31 centres. - À l'origine, 31 centres. (2) Includes Sarnia as of January 1926 and Sudbury as of September 1929. - Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929. (3) Weyburn branches absorbed by Imperial Bank, May 1931. - Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931. (4) St. Catharines data added as of May 1941. - Données sur St. Catharines ajoutées à partir de mai 1941. (5) St. John's, Newfoundland, data added as of April 1949. - Données sur St. John's, Terre-Neuve, à partir d'avril 1949. (6) Cornwall data added as of May 1950. - Données sur Cornwall à partir de mai 1950. (7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure. - En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William. <sup>r</sup> Revised figures. - Nombres rectifiés.



TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	November - Novembre					
	Current — Courant		Savings — Épargne		Personal chequing — Chèques personnels	
	1974	1975	1974	1975	1974	1975
	thousands of dollars — milliers de dollars					
<u>Newfoundland — Terre-Neuve:</u>						
St. John's .....	756,891	945,632	64,676	51,840	25,682	25,420
<u>Prince Edward Island — Île-du-Prince-Édouard:</u>						
Charlottetown .....	131,548	163,229	11,523	10,116	7,620	8,553
<u>Nova Scotia — Nouvelle-Écosse:</u>						
Glace Bay .....	11,795	11,693	3,082	2,698	1,225	1,452
Halifax .....	1,181,317	1,172,983	59,142	55,632	50,448	54,552
Sydney .....	110,184	174,583	8,304	7,182	6,749	7,240
Total — 3 centres .....	1,303,296	1,359,259	70,528	65,512	58,422	63,244
<u>New Brunswick — Nouveau-Brunswick:</u>						
Fredericton .....	200,582	323,774	18,344	18,624	10,602	16,013
Moncton .....	345,125	612,362	18,679	16,076	14,110	17,999
Saint John .....	453,225	486,304	28,598	27,257	16,195	17,044
Total — 3 centres .....	998,962	1,422,440	65,621	61,957	40,907	51,056
<u>Québec:</u>						
Chicoutimi .....	179,916	155,104	12,200	11,421	4,639	5,953
Drummondville .....	88,954	98,377	7,961	6,986	1,263	1,824
Granby .....	121,490	115,362	11,388	9,030	2,881	3,787
Montréal .....	33,390,838	36,629,559	1,749,661	1,540,317	341,351	411,648
Québec .....	7,062,552	6,906,100	190,090	379,592	26,976	27,010
St-Hyacinthe .....	144,527	146,359	17,362	15,629	2,486	2,679
Shawinigan .....	39,464	36,274	4,849	4,789	1,439	1,525
Sherbrooke .....	220,749	238,311	19,530	17,753	8,028	8,952
Trois-Rivières .....	286,673	137,926	13,516	11,039	3,881	4,423
Valleyfield .....	59,081	54,747	7,415	6,511	1,550	2,128
Total — 10 centres .....	41,594,244	44,518,119	2,033,972	2,003,067	394,494	469,929
<u>Ontario:</u>						
Brantford .....	269,696	252,207	28,193	25,064	16,108	14,079
Chatham .....	511,623	508,781	24,767	18,476	11,897	12,515
Cornwall .....	285,443	109,455	15,754	13,843	9,018	7,004
Guelph .....	241,310	191,146	26,413	23,372	13,217	14,001
Hamilton .....	2,202,428	2,546,176	215,160	186,626	91,084	86,529
Kingston .....	188,981	234,585	42,427	40,594	24,319	25,706
Kitchener .....	644,489	701,238	53,529	48,564	32,131	32,451
London .....	1,998,208	1,894,465	112,310	106,573	60,950	59,542
Niagara Falls .....	108,049	99,285	24,544	19,992	8,018	9,000
Oshawa .....	1,336,774	1,773,615	43,944	42,363	17,147	18,582
Ottawa .....	2,281,903	1,733,685	320,059	230,953	139,705	140,340
Peterborough .....	133,106	146,300	27,568	25,582	14,965	16,712
St. Catharines .....	322,363	288,822	42,774	36,666	17,903	21,782
Sarnia .....	177,923	224,923	28,108	25,570	13,230	14,855
Sault Ste. Marie .....	234,749	745,819	26,818	25,670	11,795	13,589
Sudbury .....	195,064	231,068	42,688	43,673	17,705	22,161
Thunder Bay .....	256,616	283,742	48,647	41,243	21,213	21,087
Timmins .....	80,863	77,258	11,517	15,505	4,604	5,915
Toronto .....	66,012,654	74,634,673	2,056,822	1,819,327	802,024	719,382
Windsor .....	1,255,170	1,365,375	104,554	91,794	32,512	35,611
Total — 20 centres .....	78,737,412	88,042,618	3,296,596	2,881,450	1,359,545	1,290,843
<u>Manitoba:</u>						
Brandon .....	70,848	71,763	21,369	15,796	9,274	9,706
Winnipeg .....	7,237,436	8,102,080	289,174	226,192	125,938	127,543
Total 2 centres .....	7,308,284	8,173,843	310,543	241,988	135,212	137,249

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABEAU 3. Chèques tirés par type de compte - fin

	November - Novembre					
	Current - Courant		Savings - Épargne		Personal chequing - Chèques personnels	
	1974	1975	1974	1975	1974	1975
	thousands of dollars - milliers de dollars					
<b>Saskatchewan:</b>						
Moose Jaw .....	54,052	57,187	20,249	13,665	8,018	10,527
Prince Albert .....	64,842	62,025	10,290	8,422	6,390	8,128
Regina .....	1,233,343	1,552,606	64,293	53,154	47,085	44,812
Saskatoon .....	361,374	417,869	54,894	40,450	33,455	38,743
Total - 4 centres .....	1,713,611	2,089,687	149,726	115,691	94,948	102,210
<b>Alberta:</b>						
Calgary .....	5,238,508	6,156,190	206,012	191,713	174,847	205,161
Edmonton .....	3,941,222	4,870,216	194,272	195,484	151,524	185,394
Lethbridge .....	204,464	191,832	22,575	21,015	22,194	24,983
Medicine Hat .....	64,278	72,098	13,417	11,385	10,850	13,286
Total - 4 centres .....	9,448,472	11,290,336	436,276	419,597	359,415	428,824
<b>British Columbia - Colombie-Britannique:</b>						
Vancouver .....	8,716,179	9,943,918	703,769	607,995	378,771	369,652
Victoria .....	1,470,177	2,623,316	159,543	120,293	71,465	69,853
Total - 2 centres .....	10,186,356	12,567,234	863,312	728,288	450,236	439,505
Total - 50 centres .....	152,179,076	170,572,397	7,302,773	6,579,506	2,927,494	3,016,833

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) - Courant(1)			Savings - Épargne		
	Cheques cashed - Chèques encaissés	Deposits(2) - Dépôts(2)	Turnover - Rotation	Cheques cashed - Chèques encaissés	Deposits - Dépôts	Turnover - Rotation
	\$'000			\$'000		
1971 .....	885,371,891	7,715,954(3)	114.75	34,090,452	22,798,922(3)	1.50
1972 .....	1,028,679,510	9,095,564(3)	113.10	38,253,735	26,201,294(3)	1.46
1973 .....	1,325,656,531	10,214,452(3)	129.78	44,318,965	29,464,452(3)	1.50
1974 .....	1,640,276,213	11,124,141(3)	147.45	58,069,869	38,269,960(3)	1.52
1974 - November - Novembre .....	155,106,570	11,039,768	168.60	7,032,773	41,368,154	2.12
December - Décembre .....	155,920,732	11,673,399	160.28	4,954,495	40,803,074	1.46
1975 - January - Janvier .....	167,242,205	11,713,457	171.33	5,756,667	41,667,845	1.66
February - Février .....	146,917,591	11,659,449	151.21	4,955,846	42,367,615	1.40
March - Mars .....	159,098,048	12,677,320	150.59	4,770,019	42,604,046	1.34
April - Avril .....	174,287,595	12,961,995	161.35	4,640,269	42,980,347	1.29
May - Mai .....	169,451,821	12,644,479	160.81	6,387,155	43,319,438	1.77
June - Juin .....	173,119,135	13,383,069	155.22	4,989,722	43,947,051	1.36
July - Juillet .....	180,786,725	13,661,102	158.80	5,158,635	44,798,150	1.38
August - Août .....	165,326,229	13,157,396	150.78	4,840,222	45,592,824	1.27
September - Septembre .....	173,548,627	13,403,780	155.40	5,395,100	47,082,804	1.36
October - Octobre .....	187,203,630	13,741,128	163.49	5,265,566	47,710,001	1.32
November - Novembre .....	173,589,230	13,901,776	149.88	6,579,506	47,165,146	1.67

(1) As of June 1957, includes cheques cashed against personal chequing accounts. - Au 1<sup>er</sup> juin, 1957, comprend les chèques tirés sur les comptes chèques personnels. (2) Revised to exclude federal government deposits. - Dépôts du gouvernement fédéral exclus. (3) Average deposits for the year. - Moyenne des dépôts de l'année.

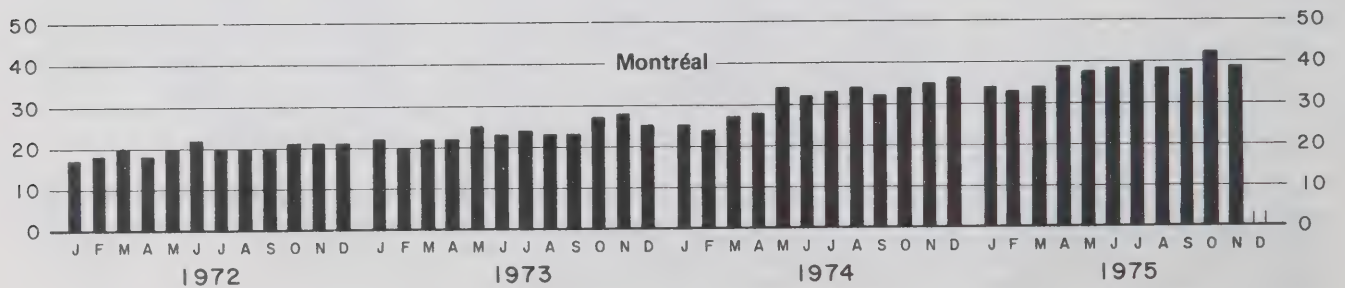
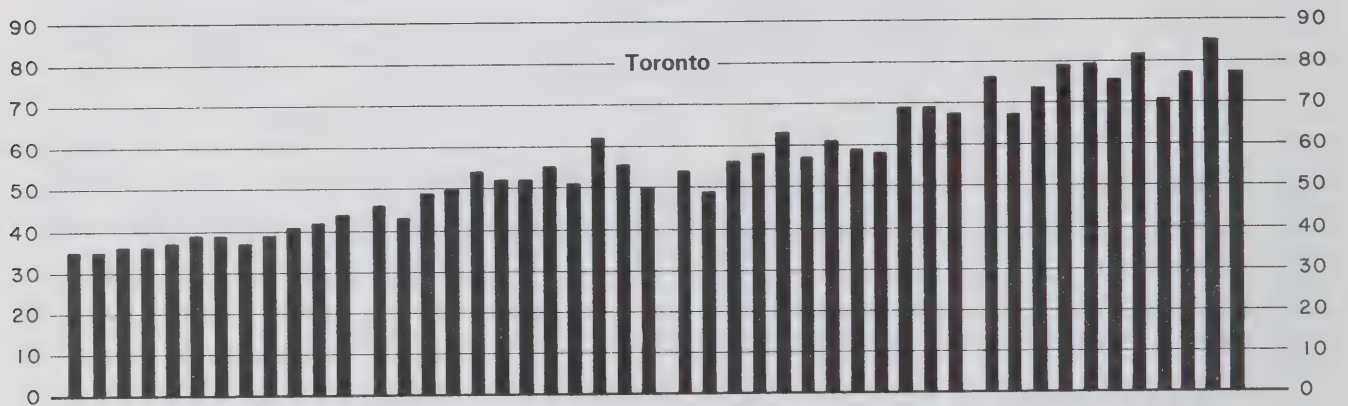
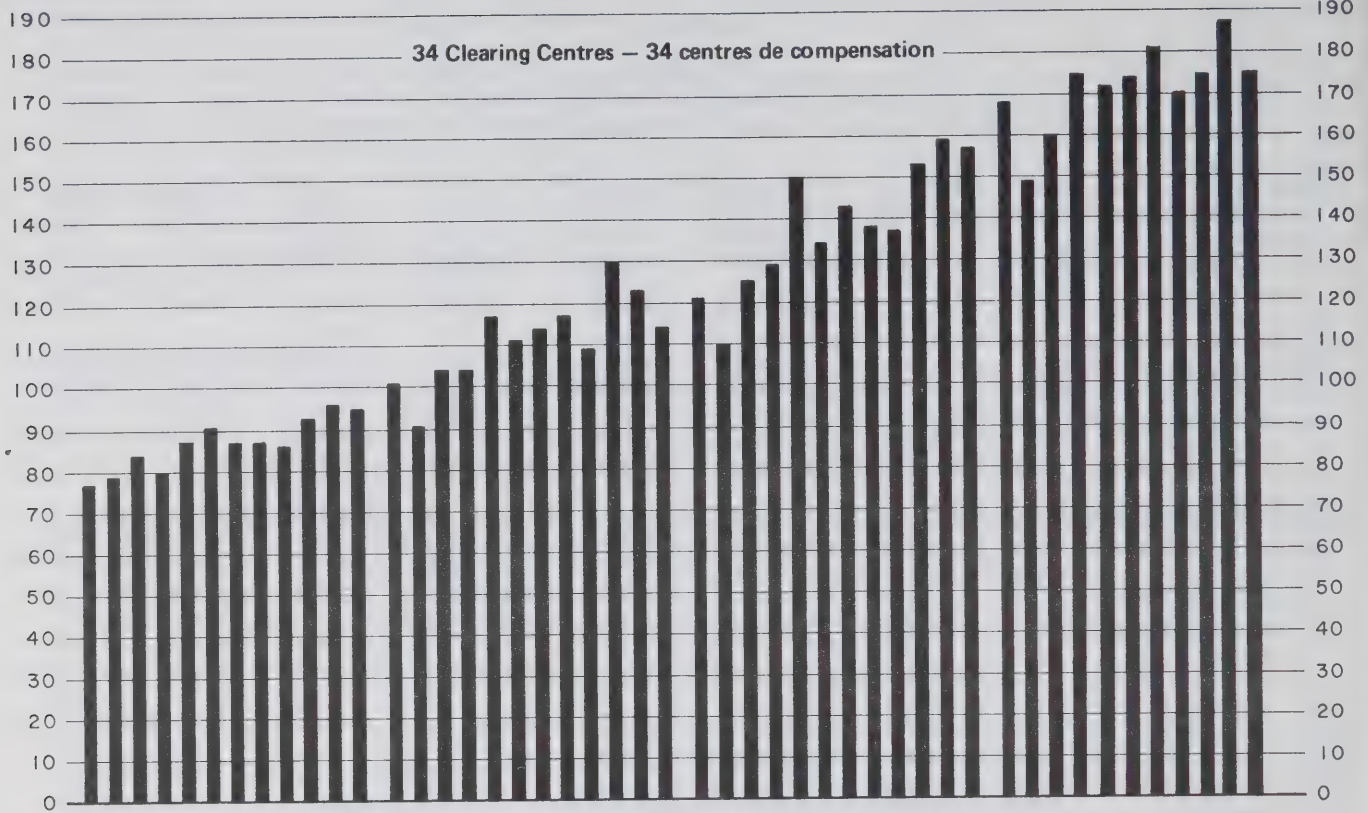
Note: Turnover in the monthly section reflects turnover on an annual basis.

Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.

# Value of Cheques Cashed in Canada Valeur des chèques encaissés au Canada

Billions of dollars  
Milliards de dollars


Billions of dollars  
Milliards de dollars











# Statistics Canada Statistique Canada

Price: 30 cents, \$3.00 a year

CHEQUES CASHED

DECEMBER - 1975 - DÉCEMBRE

With the advent of centralized data processing, Bank Clearing Houses as they were known have been closed down. The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it would be incorrect to assume that this comparison will remain valid through time. An examination is currently underway in an attempt to establish boundaries that can be more precisely defined.

The value of cheques cashed in the 50 clearing centres in December totalled \$209,271 million, 30.1% above the value for the corresponding month of 1974. Payments in all of the 10 provinces rose in the comparison. Debits increased in Newfoundland by 101.2%, Prince Edward Island by 43.8%, Nova Scotia by 20.9%, New Brunswick by 52.4%, Quebec by 20.3%, Ontario by 37.1%, Manitoba by 10.3%, Saskatchewan by 22.9%, Alberta by 42.6% and British Columbia by 17.6%.

The Centres:

Forty-six of the fifty centres showed a higher value of cheques cashed than in December of 1974. In respect of the major centres, payments increased in Montreal by 21.8%, Toronto by 38.0%, Winnipeg by 10.1% and Vancouver by 22.7%.

Deposit Turnover:

The turnover ratio of current deposits (compiled on an annual basis) was 166.7 compared with 160.3 for December 1974. The turnover ratio of savings accounts was 1.43 compared with the December 1974 ratio of 1.44.

Business Finance Division



Price: 30 cents, \$3.00 par année

CHÈQUES ENCAISSÉS

L'avènement du traitement centralisé des données a fait disparaître les chambres de compensation bancaires dans leur ancienne forme. Les chiffres se rapportant au débit des comptes personnels continuent de rendre compte des données qui correspondent aux anciens centres, mais il serait inexact d'en conclure que cette comparaison sera toujours valable. On étudie actuellement le problème afin d'essayer de déterminer des limites plus précises.

La valeur des chèques encaissés dans 50 centres de compensation en décembre s'élevait à 209,271 millions de dollars soit 30.1 % de plus qu'en décembre 1974. Les comparaisons pour le mois de décembre montrent que les versements ont augmenté dans les 10 provinces. Les débits ont augmenté de 101.2 % en Terre-Neuve, de 43.8 % dans l'Île-du-Prince-Édouard, de 20.9 % en Nouvelle-Écosse, de 52.4 % au Nouveau-Brunswick, de 20.3 % au Québec, de 37.1 % en Ontario, de 10.3 % au Manitoba, de 22.9 % en Saskatchewan, de 42.6 % en Alberta et de 17.6 % en Colombie-Britannique.

Les centres:

Quarante-six des cinquante centres ont enregistré une valeur totale de chèques encaissés supérieure à celle du mois de décembre 1974. Pour ce qui est des grands centres, les versements ont augmenté de 21.8 % à Montréal, de 38.0 % à Toronto, de 10.1 % à Winnipeg et de 22.7 % à Vancouver.

Volumes des transactions:

Le taux de transactions sur comptes courants (calculé sur une base annuelle) était de 166.7 comparativement à 160.3 en décembre 1974. Le taux de transactions sur comptes d'épargne était de 1.43 comparativement à 1.44 en décembre 1974.

Division des finances des entreprises



TABLE 1. Cheques Cashed Against Individual Accounts

TABEAU 1. Chèques tirés sur les comptes individuels

	December - Décembre			Twelve months - Douze mois		
	1974	1975	$\frac{1975}{1974}$	1974	1975	$\frac{1975}{1974}$
	\$'000			\$'000		
<u>Newfoundland - Terre-Neuve:</u>						
St. John's .....	837,582 <sup>r</sup>	1,684,801	2.01	9,870,951 <sup>r</sup>	11,450,866	1.16
<u>Prince Edward Island - Île-du-Prince-Édouard:</u>						
Charlottetown .....	151,387	217,647	1.44	1,468,619	1,973,284	1.34
<u>Nova Scotia - Nouvelle-Écosse:</u>						
Glace Bay .....	16,722	21,271	1.27	177,045	203,040	1.15
Halifax .....	1,334,508	1,604,665	1.20	14,054,386	15,979,739	1.14
Sydney .....	131,979	166,767	1.26	1,440,875	1,697,784	1.18
Total - 3 centres .....	1,483,209	1,792,703	1.21	15,672,306	17,880,563	1.14
<u>New Brunswick - Nouveau-Brunswick:</u>						
Fredericton .....	256,056	368,994	1.44	3,304,869	4,650,481	1.41
Moncton .....	331,786	614,038	1.85	3,653,739	5,760,138	1.58
Saint John .....	441,269	585,545	1.33	5,211,519	6,296,029	1.21
Total - 3 centres .....	1,029,111	1,568,577	1.52	12,170,127	16,706,648	1.37
<u>Québec:</u>						
Chicoutimi .....	185,094	175,602	0.95	1,941,062	2,220,629	1.14
Drummondville .....	105,160	130,676	1.24	1,056,280	1,220,984	1.16
Granby .....	137,634	149,524	1.09	1,445,667	1,625,744	1.12
Montréal .....	36,169,136	44,063,249	1.22	374,598,780	457,878,864	1.22
Québec .....	4,951,825	5,559,846	1.12	55,929,746	78,894,510	1.41
St-Hyacinthe .....	154,597	205,061	1.33	1,553,071	1,867,410	1.20
Shawinigan .....	43,682	51,069	1.17	480,879	529,373	1.10
Sherbrooke .....	245,766	299,893	1.22	2,593,091	2,964,274	1.14
Trois-Rivières .....	255,261	195,690	0.77	1,960,414	1,898,151	0.97
Valleyfield .....	60,108	71,499	1.19	669,616	734,100	1.10
Total - 10 centres .....	42,308,263	50,902,109	1.20	442,228,606	549,834,039	1.24
<u>Ontario:</u>						
Brantford .....	201,345	388,769	1.93	3,170,916	3,547,314	1.12
Chatham .....	581,923	644,543	1.11	4,740,885	5,943,811	1.25
Cornwall .....	136,927	154,054	1.13	1,627,532	1,521,999	0.94
Guelph .....	264,849	275,225	1.04	2,793,019	2,748,055	0.98
Hamilton .....	2,362,268	2,971,289	1.26	27,388,829	32,453,937	1.18
Kingston .....	352,616	322,099	0.91	2,666,718	3,288,570	1.23
Kitchener .....	737,405	998,867	1.35	7,875,556	9,082,502	1.15
London .....	1,960,063	2,435,349	1.24	21,301,385	24,939,943	1.17
Niagara Falls .....	135,737	187,299	1.38	1,706,643	1,596,864	0.94
Oshawa .....	1,523,212	2,093,524	1.37	14,689,196	17,164,346	1.17
Ottawa .....	2,493,651	3,190,057	1.28	27,971,471	32,673,364	1.17
Peterborough .....	180,672	239,742	1.33	2,072,940	2,362,713	1.14
St. Catharines .....	375,535	492,164	1.31	3,778,119	4,444,613	1.18
Sarnia .....	250,559	397,715	1.59	2,622,763	3,226,521	1.23
Sault Ste. Marie .....	240,926	1,137,160	4.72	5,008,439	7,213,588	1.44
Sudbury .....	264,344	310,767	1.18	2,643,897	3,205,476	1.21
Thunder Bay .....	304,724	392,387	1.29	3,435,648	3,966,255	1.15
Timmins .....	92,908	126,064	1.36	929,905	1,229,403	1.32
Toronto .....	67,294,365	92,893,384	1.38	719,525,626	938,561,392	1.30
Windsor .....	1,175,938	1,265,186	1.08	12,791,307	14,690,688	1.15
Total - 20 centres .....	80,929,967	110,915,644	1.37	868,740,794	1,113,861,354	1.28
<u>Manitoba:</u>						
Brandon .....	101,424	124,941	1.23	992,948	1,165,824	1.17
Winnipeg .....	8,021,931	8,833,973	1.10	80,412,453	92,418,835	1.15
Total - 2 centres .....	8,123,355	8,958,914	1.10	81,405,401	93,584,659	1.15

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABEAU 1. Chèques tirés sur les comptes individuels - fin

	December - Décembre			Twelve months - Douze mois		
	1974	1975	1975 1974	1974	1975	1975 1974
	\$'000			\$'000		
<b>Saskatchewan:</b>						
Moose Jaw .....	68,323	92,432	1.35	738,280	888,134	1.20
Prince Albert .....	83,637	90,083	1.08	834,671	953,761	1.14
Regina .....	1,638,096	1,964,293	1.20	17,748,431	21,541,131	1.21
Saskatoon .....	459,875	617,839	1.34	4,938,813	5,775,794	1.17
Total - 4 centres .....	2,249,931	2,764,647	1.23	24,260,195	29,158,820	1.20
<b>Alberta:</b>						
Calgary .....	5,768,299	7,991,382	1.39	62,325,391	77,126,848	1.24
Edmonton .....	4,233,892	6,290,091	1.49	43,413,357	59,241,938	1.36
Lethbridge .....	208,324	278,778	1.34	2,367,326	2,731,879	1.15
Medicine Hat .....	84,249	119,852	1.42	891,449	1,034,072	1.16
Total - 4 centres .....	10,294,764	14,680,103	1.43	108,997,523	140,134,737	1.29
<b>British Columbia - Colombie-Britannique:</b>						
Vancouver .....	10,434,694	12,800,645	1.23	113,258,858	133,137,350	1.18
Victoria .....	2,991,108	2,985,230	1.00	20,189,888	30,858,243	1.53
Total - 2 centres .....	13,425,802	15,785,875	1.18	133,448,746	163,995,593	1.23
Total - 50 centres .....	160,833,371 <sup>†</sup>	209,271,020	1.30	1,698,263,268 <sup>†</sup>	2,138,580,563	1.26

<sup>†</sup> Revised figures. - Nombres rectifiés.

TABLE 2. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABEAU 2. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years - Années représentatives	Canada	Atlantic Provinces - Provinces de l'Atlantique	Québec	Ontario	Prairie Provinces - Provinces des Prairies	British Columbia - Colombie- Britannique
	thousands of dollars - milliers de dollars					
1924 .....	27,594,187(1)	584,861	8,132,991	11,209,395	5,941,776	1,725,164
1925 .....	28,082,674	572,500	8,475,226	11,236,044	5,956,658	1,842,246
1929 .....	46,670,981	797,958	16,483,667	18,543,268(2)	7,922,804	2,922,782
1930 .....	37,491,302	708,351	13,137,059	15,044,340	6,279,080	2,322,471
1933 .....	29,981,466	481,014	8,567,070	13,027,438	6,414,354(3)	1,491,590
1935 .....	31,546,067	574,053	8,977,530	13,876,626	6,445,396	1,672,462
1940 .....	34,439,475	824,490	9,973,062	15,384,403	6,118,407	2,137,113
1945 .....	68,384,784	1,553,591	19,309,333	31,543,362(4)	11,562,164	4,416,364
1950 .....	100,635,459	2,648,191(5)	29,106,858	43,146,467(6)	17,287,706	8,446,567
1953 .....	137,589,799	3,570,451	38,139,462	59,073,781	25,019,282	11,786,823
1955 .....	166,537,862	3,623,886	47,931,767	71,973,447	25,008,924	12,812,854
1960 .....	277,810,037	5,499,100	80,114,230	125,319,946	40,667,168	18,018,609
1965 .....	475,980,871	9,667,242	144,586,126	219,777,367	68,303,393	33,646,743
1966 .....	521,597,914	11,606,699	161,890,942	234,460,197	75,583,066	38,057,010
1967 .....	568,122,322	12,712,732	173,743,117	257,011,586	83,373,585	41,281,302
1968 .....	618,313,206	14,439,823	180,967,485	286,109,924	90,157,013	46,638,961
1969 .....	714,993,156	17,472,452	194,298,992	347,670,054	98,711,585	56,840,073
1970 .....	796,636,953	19,080,872	209,288,301	402,945,677(7)	107,908,648	57,413,455
1971 .....	893,291,921	20,378,832	232,281,965	462,323,181	113,313,909	64,994,234
1972 .....	1,040,547,536	22,480,706	270,785,797	543,584,256	124,969,889	78,726,888
1973 .....	1,334,374,569	25,381,973	328,719,288	720,817,489	157,459,786	101,996,033
1974 .....	1,656,009,230 <sup>†</sup>	32,790,595 <sup>†</sup>	433,121,617	841,985,153	214,663,119	133,448,746
1975 .....	2,088,129,180	39,486,772	539,737,648	1,082,030,951	261,712,392	163,995,593

(1) Original 31 centres. - À l'origine, 31 centres. (2) Includes Sarnia as of January 1926 and Sudbury as of September 1929. - Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929. (3) Weyburn branches absorbed by Imperial Bank, May 1931. - Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931. (4) St. Catharines data added as of May 1941. - Données sur St. Catharines ajoutées à partir de mai 1941. (5) St. John's, Newfoundland, data added as of April 1949. - Données sur St. John's, Terre-Neuve, à partir d'avril 1949. (6) Cornwall data added as of May 1950. - Données sur Cornwall à partir de mai 1950. (7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure. - En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William. <sup>†</sup> Revised figures. - Nombres rectifiés.

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	Current — Courant		Savings — Épargne		Personal chequing — Chèques personnels	
	1974	1975	1974	1975	1974	1975
	thousands of dollars — milliers de dollars					
<u>Newfoundland — Terre-Neuve:</u>						
St. John's .....	765,402	1,585,576	49,819 <sup>r</sup>	69,904	22,361	29,321
<u>Prince Edward Island — Île-du-Prince-Édouard:</u>						
Charlottetown .....	136,833	199,038	7,234	8,435	7,320	10,174
<u>Nova Scotia — Nouvelle-Écosse:</u>						
Glace Bay .....	13,411	17,101	2,112	2,435	1,199	1,735
Halifax .....	1,241,293	1,494,785	43,770	47,859	49,445	62,021
Sydney .....	119,984	153,079	5,785	5,836	6,210	7,852
Total — 3 centres .....	1,374,688	1,664,965	51,667	56,130	56,854	71,608
<u>New Brunswick — Nouveau-Brunswick:</u>						
Fredericton .....	232,023	339,191	13,595	15,690	10,438	14,113
Moncton .....	303,066	580,629	16,184	14,740	12,536	10,669
Saint John .....	408,696	542,313	17,745	22,829	14,828	20,403
Total — 3 centres .....	943,785	1,462,133	47,524	53,259	37,802	53,185
<u>Québec:</u>						
Chicoutimi .....	169,317	158,459	10,812	10,591	4,965	67,552
Drummondville .....	97,787	121,372	5,948	6,959	1,425	2,345
Granby .....	127,691	136,923	7,068	8,406	2,875	4,195
Montréal .....	34,677,143	42,310,251	1,196,785	1,360,563	295,208	392,435
Québec .....	4,788,959	5,353,019	132,759	174,989	30,107	31,838
St-Hyacinthe .....	139,213	188,162	13,172	13,862	2,212	3,037
Shawinigan .....	38,855	45,320	3,570	3,705	1,257	2,044
Sherbrooke .....	223,420	271,027	141,482	18,060	7,864	10,806
Trois-Rivières .....	241,124	179,532	101,108	10,479	4,029	5,679
Valleyfield .....	53,688	63,495	4,802	2,760	1,618	2,244
Total — 10 centres .....	40,557,197	48,827,560	1,399,506	1,613,374	351,560	461,175
<u>Ontario:</u>						
Brantford .....	269,955	349,884	19,030	21,755	12,360	17,130
Chatham .....	554,596	613,782	16,488	16,338	10,839	14,423
Cornwall .....	122,031	136,679	8,649	9,722	6,247	7,653
Guelph .....	234,907	237,457	17,215	21,061	12,727	16,707
Hamilton .....	2,143,140	2,709,285	133,532	158,054	85,596	103,950
Kingston .....	199,991	263,153	28,319	30,829	24,306	28,117
Kitchener .....	672,593	923,064	36,656	39,489	28,156	36,314
London .....	1,834,861	2,267,072	71,201	95,871	54,001	72,406
Niagara Falls .....	116,429	159,666	12,545	16,683	6,763	10,950
Oshawa .....	1,479,324	2,041,764	271,427	30,816	16,461	20,944
Ottawa .....	2,165,744	2,869,910	194,262	176,522	133,645	146,625
Peterborough .....	150,133	198,587	16,819	21,923	13,720	19,232
St. Catharines .....	328,920	434,961	29,509	29,165	17,106	28,038
Sarnia .....	218,912	355,506	19,104	23,808	12,543	18,401
Sault Ste. Marie .....	213,029	1,102,718	16,793	19,364	11,104	15,078
Sudbury .....	219,706	258,475	29,257	28,999	15,381	23,293
Thunder Bay .....	258,503	337,978	28,335	29,217	17,886	25,192
Timmins .....	70,475	104,532	17,927	14,950	4,506	6,582
Toronto .....	64,939,302	90,568,608	1,574,322	1,596,021	780,741	728,755
Windsor .....	1,081,130	1,153,239	63,687	69,304	31,121	42,643
Total — 20 centres .....	77,273,681	107,086,320	2,361,077	2,449,891	1,295,209	1,382,433
<u>Manitoba:</u>						
Brandon .....	81,698	97,647	11,183	14,890	8,543	12,404
Winnipeg .....	7,765,718	8,538,404	142,856	146,085	113,357	149,484
Total 2 centres .....	7,847,416	8,636,051	154,039	160,975	121,900	161,888



TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	Current - Courant		Savings - Épargne		Personal chequing - Chèques personnels	
	1974	1975	1974	1975	1974	1975
	thousands of dollars - milliers de dollars					
<b>Saskatchewan:</b>						
Moose Jaw .....	52,897	72,967	7,456	8,312	7,970	11,153
Prince Albert .....	73,072	75,056	4,525	6,141	6,040	8,886
Regina .....	1,565,106	1,875,864	37,861	39,549	35,129	48,880
Saskatoon .....	404,185	548,130	23,874	26,102	31,816	43,607
Total - 4 centres .....	2,095,260	2,572,017	73,716	80,104	80,955	112,526
<b>Alberta:</b>						
Calgary .....	5,464,064	7,591,333	124,138	155,305	180,097	244,744
Edmonton .....	3,973,191	5,817,363	117,201	257,073	143,500	215,655
Lethbridge .....	177,679	233,377	11,583	13,611	19,062	31,790
Medicine Hat .....	67,404	97,341	6,823	7,311	10,022	15,200
Total - 4 centres .....	9,682,338	13,739,414	259,745	433,300	352,681	507,389
<b>British Columbia - Colombie-Britannique:</b>						
Vancouver .....	9,618,289	11,920,785	432,330	455,855	384,075	424,005
Victoria .....	2,854,260	2,836,182	75,982	74,498	60,866	74,550
Total - 2 centres .....	12,472,549	14,756,967	508,312	530,353	444,941	498,555
Total - 50 centres .....	153,149,149	200,530,041	4,912,639 <sup>r</sup>	5,455,725	2,771,583	3,288,254

<sup>r</sup> Revised figures. - Nombres rectifiés.

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) - Courant(1)			Savings - Épargne		
	Cheques cashed - Chèques encaissés	Deposits(2) - Dépôts(2)	Turnover - Rotation	Cheques cashed - Chèques encaissés	Deposits - Dépôts	Turnover - Rotation
	\$'000			\$'000		
1971 .....	885,371,891	7,715,954(3)	114.75	34,090,452	22,798,922(3)	1.50
1972 .....	1,028,679,510	9,095,564(3)	113.10	38,253,735	26,201,294(3)	1.46
1973 .....	1,325,656,531	10,214,452(3)	129.78	44,318,965	29,464,452(3)	1.50
1974 .....	1,640,276,213	11,124,141(3)	147.45	58,028,013 <sup>r</sup>	38,269,960(3)	1.52
1974 December - Décembre .....	155,920,732	11,673,399	160.28	4,912,639 <sup>r</sup>	40,803,074	1.44 <sup>r</sup>
1975 - January - Janvier .....	167,242,205	11,713,457	171.33	5,756,667	41,667,845	1.66
February - Février .....	146,917,591	11,659,449	151.21	4,955,846	42,367,615	1.40
March - Mars .....	159,098,048	12,677,320	150.59	4,770,019	42,604,046	1.34
April - Avril .....	174,287,595	12,961,995	161.35	4,640,269	42,980,347	1.29
May - Mai .....	169,451,821	12,644,479	160.81	6,387,155	43,319,438	1.77
June - Juin .....	173,119,135	13,383,069	155.22	4,989,722	43,947,051	1.36
July - Juillet .....	180,786,725	13,661,102	158.80	5,158,635	44,798,150	1.38
August - Août .....	165,326,229	13,157,396	150.78	4,840,222	45,592,824	1.27
September - Septembre ...	173,548,627	13,403,780	155.40	5,895,100	47,082,804	1.36
October - Octobre .....	187,203,630	13,741,128	163.49	5,265,566	47,710,001	1.32
November - Novembre .....	173,589,230	13,901,776	149.88	6,579,506	47,165,146	1.67
December - Décembre .....	203,818,295	14,668,660	166.74	5,455,725	45,793,533	1.43

(1) As of June 1957, includes cheques cashed against personal chequing accounts. - Au 1<sup>er</sup> juin, 1957, comprend les chèques tirés sur les comptes chèques personnels. (2) Revised to exclude federal government deposits. - Dépôts du gouvernement fédéral exclus. (3) Average deposits for the year. - Moyenne des dépôts de l'année.

<sup>r</sup> Revised figures. - Nombres rectifiés.

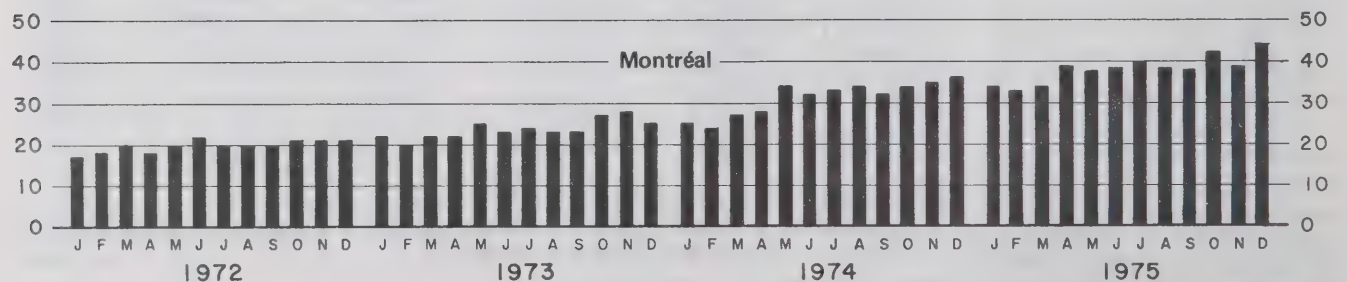
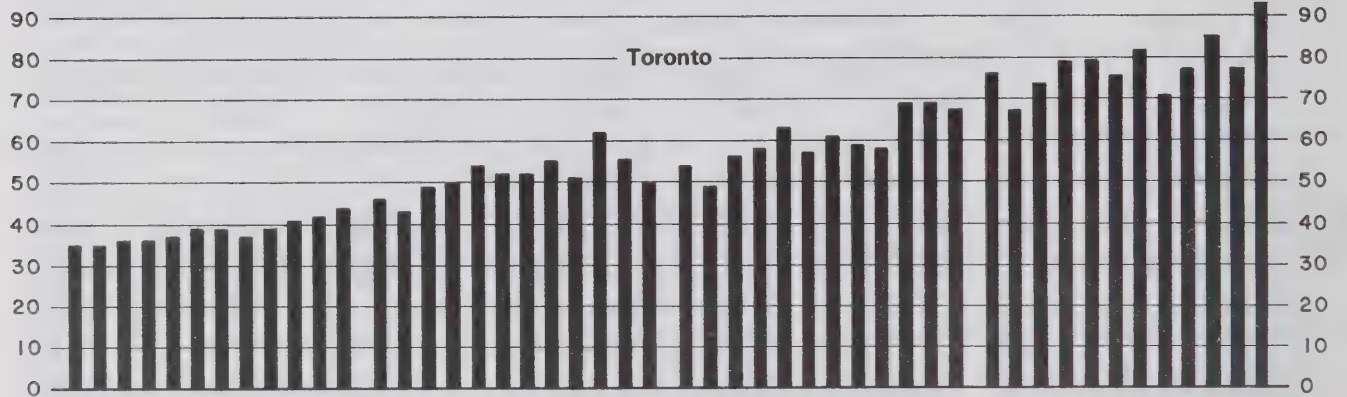
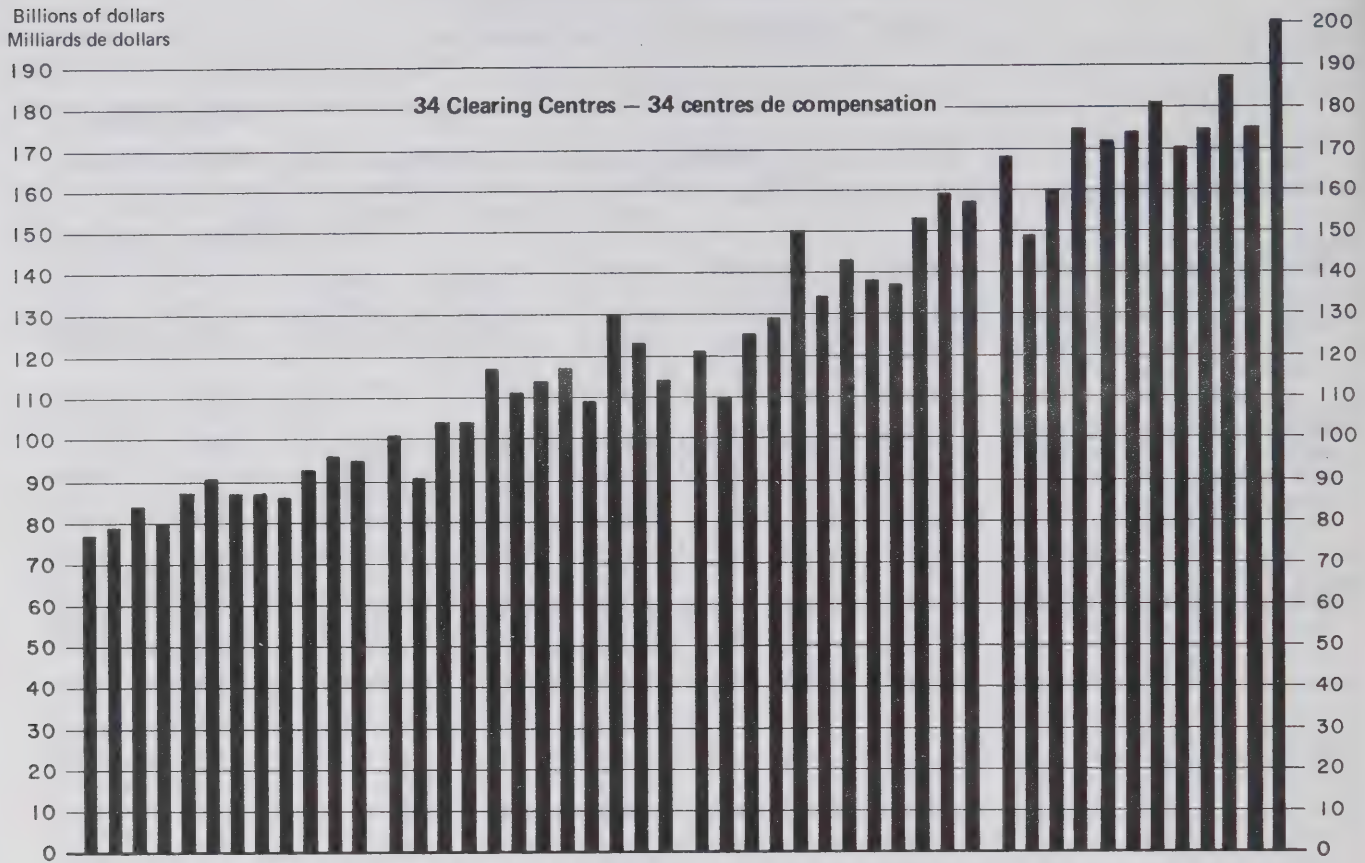
Note: Turnover in the monthly section reflects turnover on an annual basis.

Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.

# Value of Cheques Cashed in Canada Valeur des chèques encaissés au Canada

Billions of dollars  
Milliards de dollars  
— 210


Billions of dollars  
Milliards de dollars











# Statistics Canada Statistique Canada

Price: 30 cents, \$3.00 a year

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CHEQUES CASHEDCHEQUES ENCAISSÉS

JANUARY - 1976 - JANVIER

With the advent of centralized data processing, Bank Clearing Houses as they were known have been closed down. The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it would be incorrect to assume that this comparison will remain valid through time. An examination is currently underway in an attempt to establish boundaries that can be more precisely defined.

The value of cheques cashed in the 50 clearing centres in January totalled 196,748 million, 13.7% above the value for the corresponding month of 1975. Payments in 9 of the 10 provinces rose in the comparison. Debits increased in Newfoundland by 61.0%, Prince Edward Island by 14.4%, Nova Scotia by 12.1%, New Brunswick by 16.6%, Québec by 22.1%, Ontario by 11.7%, Manitoba by 3.3%, Alberta by 21.6% and British Columbia by 5.1%. Debits decreased in Saskatchewan by 12.3%.

The Centres

Forty-one of the fifty centres showed a higher value of cheques cashed than in January of 1975. In respect of the major centres, payments increased in Montreal by 18.5 %, Toronto by 11.8 %, Winnipeg by 3.3% and Vancouver by 7.9%.

Deposit Turnover

The turnover ratio of current deposits (compiled on an annual basis) was 160.2 compared with 171.3 for January 1975. The turnover ratio of savings accounts was 1.26 compared with the January 1975 ratio of 1.66.

Business Finance Division

L'avènement du traitement centralisé des données a fait disparaître les chambres de compensation bancaires dans leur ancienne forme. Les chiffres se rapportant au débit des comptes personnels continuent de rendre compte des données qui correspondent aux anciens centres, mais il serait inexact d'en conclure que cette comparaison sera toujours valable. On étudie actuellement le problème afin d'essayer de déterminer des limites plus précises.

La valeur des chèques encaissés dans 50 centres de compensation en janvier s'élevait à 196,748 millions de dollars soit 13.7 % de plus qu'en janvier 1975. Les comparaisons pour les mois montrent que les versements ont augmenté dans 9 des 10 provinces. Les débits ont augmenté de 61.0 % en Terre-Neuve, de 14.4 % dans l'Île-du-Prince-Édouard, de 12.1 % en Nouvelle-Écosse, de 16.6 % au Nouveau-Brunswick, de 22.1 % au Québec de 11.7 % en Ontario, de 3.3 % au Manitoba, de 21.6 % en Alberta et de 5.1 % en Colombie-Britannique. Les débits ont accusé une baisse de 12.3 % en Saskatchewan.

Les centres

Quarante-et-un des cinquante centres ont enregistré une valeur totale de chèques encaissés supérieure à celle du mois janvier 1975. Pour ce qui est des grands centres, les versements ont augmenté de 18.5 % à Montréal, de 11.8 % à Toronto, de 3.3 % à Winnipeg et de 7.9 % à Vancouver.

Volumes des transactions

Le taux de transactions sur comptes courants (calculé sur une base annuelle) était de 160.2 comparativement à 171.3 en janvier 1975. Le taux de transactions sur comptes d'épargne était de 1.26 comparativement à 1.66 en janvier 1975.

Division des finances des entreprises

March - 1976 - Mars  
5-4404-509

TABLE 1. Cheques Cashed Against Individual Accounts  
TABLEAU 1. Chèques tirés sur les comptes individuels

	January - Janvier		
	1975	1976	<sup>1976</sup> 1975
	\$'000		%
<u>Newfoundland - Terre-Neuve:</u>			
St. John's .....	787,758	1,268,046	1.61
<u>Prince Edward Island - Île-du-Prince-Édouard:</u>			
Charlottetown .....	152,189	174,147	1.14
<u>Nova Scotia - Nouvelle-Écosse:</u>			
Glace Bay .....	14,692	19,541	1.33
Halifax .....	1,332,088	1,472,187	1.11
Sydney .....	126,535	159,318	1.26
Total - 3 centres .....	1,473,315	1,651,046	1.12
<u>New Brunswick - Nouveau-Brunswick:</u>			
Fredericton .....	428,760	475,830	1.11
Moncton .....	351,865	559,237	1.59
Saint John .....	512,412	472,937	0.92
Total - 3 centres .....	1,293,037	1,508,004	1.17
<u>Québec:</u>			
Chicoutimi .....	173,242	151,994	0.88
Drummondville .....	88,292	100,077	1.13
Granby .....	125,777	123,760	0.98
Montréal .....	33,661,418	39,874,639	1.18
Québec .....	7,707,710	10,802,784	1.40
St-Hyacinthe .....	142,442	174,634	1.23
Shawinigan .....	40,180	45,253	1.13
Sherbrooke .....	237,956	235,150	0.99
Trois-Rivières .....	139,652	156,174	1.12
Valleyfield .....	53,694	59,702	1.11
Total - 10 centres .....	42,370,363	51,724,167	1.22
<u>Ontario:</u>			
Brantford .....	322,575	342,352	1.06
Chatham .....	658,016	581,437	0.88
Cornwall .....	115,454	130,471	1.13
Guelph .....	257,895	244,842	0.95
Hamilton .....	2,454,934	2,472,902	1.01
Kingston .....	258,987	299,506	1.16
Kitchener .....	701,364	715,327	1.02
London .....	2,304,089	2,098,379	0.91
Niagara Falls .....	128,338	154,728	1.21
Oshawa .....	1,309,769	1,531,016	1.17
Ottawa .....	2,708,997	2,907,246	1.07
Peterborough .....	156,264	248,903	1.59
St. Catharines .....	345,159	450,601	1.31
Sarnia .....	264,033	318,714	1.21
Sault Ste. Marie .....	324,770	1,075,268	3.31
Sudbury .....	226,464	263,164	1.16
Thunder Bay .....	338,867	343,430	1.01
Timmins .....	76,387	103,573	1.36
Toronto .....	75,533,913	84,479,535	1.12
Windsor .....	1,100,778	1,262,656	1.15
Total - 20 centres .....	89,587,053	100,024,050	1.12
<u>Manitoba:</u>			
Brandon .....	98,834	102,780	1.04
Winnipeg .....	8,694,684	8,983,708	1.03
Total - 2 centres .....	8,788,518	9,086,488	1.03



TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABEAU 1. Chèques tirés sur les comptes individuels - fin

	January - Janvier		
	1975	1976	1976 1975
	\$'000		%
<b>Saskatchewan:</b>			
Moose Jaw .....	75,037	92,880	1.24
Prince Albert .....	78,776	79,292	1.01
Regina .....	2,788,260	2,281,062	0.82
Saskatoon .....	483,136	552,226	1.14
Total - 4 centres .....	3,425,209	3,005,460	0.88
<b>Alberta:</b>			
Calgary .....	6,626,093	8,338,842	1.26
Edmonton .....	4,624,585	5,369,389	1.16
Lethbridge .....	233,743	251,307	1.08
Medicine Hat .....	79,444	101,606	1.28
Total - 4 centres .....	11,563,865	14,061,144	1.22
<b>British Columbia - Colombie-Britannique:</b>			
Vancouver .....	11,037,643	11,908,656	1.08
Victoria .....	2 519,922	2,336,445	0.93
Total - 2 centres .....	13,557,565	14,245,101	1.05
Total - 50 centres .....	172,998,872	196,747,653	1.14

TABLE 2. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABEAU 2. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years - Années représentatives	Canada	Atlantic Provinces - Provinces de l'Atlantique	Québec	Ontario	Prairie Provinces - Provinces des Prairies	British Columbia - Colombie- Britannique
	thousands of dollars - milliers de dollars					
1925 .....	2,230,038	43,433	714,408	899,501	442,998	149,698
1929 .....	4,095,330	66,663	1,527,636	1,658,998(2)	591,636	250,397
1930 .....	3,211,422	60,529	1,055,695	1,339,957	539,595	215,646
1933 .....	1,968,877	30,248	606,986	852,504	353,783(3)	117,356
1935 .....	2,682,051	43,509	781,272	1,289,471	435,391	132,408
1940 .....	2,674,335	63,562	808,906	1,135,585	493,748	172,534
1945 .....	5,069,995	111,196	1,553,035	2,226,044(4)	872,432	307,288
1950 .....	7,307,022	197,111(5)	2,284,057	3,105,448(6)	1,155,839	564,567
1953 .....	11,739,077	302,539	3,218,900	5,334,720	1,920,500	962,418
1955 .....	12,452,938	323,344	3,751,023	5,608,172	1,795,200	975,199
1960 .....	20,397,897	421,135	6,033,848	9,749,568	2,897,683	1,295,663
1965 .....	36,167,160	695,960	10,759,890	17,431,112	5,081,297	2,198,901
1966 .....	40,047,321	908,825	12,209,565	18,428,593	5,737,178	2,763,160
1967 .....	48,256,097	1,106,420	15,145,995	22,040,053	6,731,190	3,232,439
1968 .....	51,420,265	1,098,618	14,911,301	24,364,021	7,404,804	3,641,521
1969 .....	55,806,654	1,284,984	15,590,440	27,038,440	7,639,251	4,253,539
1970 .....	59,451,990	1,485,874	14,594,210	30,633,746(7)	8,228,152	4,510,008
1971 .....	61,869,437	1,275,745	16,596,661	32,415,293	7,435,698	4,146,040
1972 .....	76,579,280	1,778,728	19,314,623	41,017,338	9,238,426	5,230,165
1973 .....	100,664,563	1,992,303	25,334,542	54,064,592	12,077,032	7,196,094
1974 .....	121,125,355	2,524,066	29,512,009	63,409,826	16,275,164	9,404,290
1975 .....	169,250,213	2,984,123	41,607,084	87,323,849	23,777,592	13,557,565
1976 .....	191,829,515	3,946,554	50,912,573	96,746,342	26,693,092	14,245,101

(1) Original 31 centres. - À l'origine, 31 centres. (2) Includes Sarnia as of January 1926 and Sudbury as of September 1929. - Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929. (3) Weyburn branches absorbed by Imperial Bank, May 1931. - Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931. (4) St. Catharines data added as of May 1941. - Données sur St. Catharines ajoutées à partir de mai 1941. (5) St. John's, Newfoundland, data added as of April 1949. - Données sur St. John's, Terre-Neuve, à partir d'avril 1949. (6) Cornwall data added as of May 1950. - Données sur Cornwall à partir de mai 1950. (7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure. - En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William. <sup>r</sup> Revised figures. - Nombres rectifiés.

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	January - Janvier					
	Current — Courant		Savings — Épargne		Personal chequing — Chèques personnels	
	1975	1976	1975	1976	1975	1976
	thousands of dollars - milliers de dollars					
<u>Newfoundland - Terre-Neuve:</u>						
St. John's .....	719,426	1,190,202	46,173	52,162	22,159	25,682
<u>Prince Edward Island - Île-du-Prince-Édouard:</u>						
Charlottetown .....	138,153	156,664	6,719	7,639	7,317	9,844
<u>Nova Scotia - Nouvelle-Écosse:</u>						
Glace Bay .....	11,903	16,037	1,603	1,977	1,186	1,527
Halifax .....	1,237,050	1,361,957	41,893	48,433	53,145	61,797
Sydney .....	114,415	143,654	5,982	7,915	6,138	7,749
Total - 3 centres .....	1,363,368	1,521,648	49,478	58,325	60,469	71,073
<u>New Brunswick - Nouveau-Brunswick:</u>						
Fredericton .....	404,686	442,954	13,071	19,744	11,003	13,132
Moncton .....	326,684	532,057	11,399	11,991	13,782	15,189
Saint John .....	481,237	437,700	16,784	17,485	14,391	17,752
Total - 3 centres .....	1,212,607	1,412,711	41,254	49,220	39,176	46,073
<u>Québec:</u>						
Chicoutimi .....	159,053	136,554	9,685	8,397	4,504	7,043
Drummondville .....	81,318	92,540	5,640	5,610	1,334	1,927
Granby .....	116,893	114,727	6,361	5,883	2,523	3,150
Montréal .....	32,093,875	38,288,320	1,272,871	1,256,812	294,672	329,507
Québec .....	7,575,743	10,619,490	104,387	156,967	27,580	26,327
St-Hyacinthe .....	128,828	159,917	11,415	12,393	2,199	2,324
Shawinigan .....	34,992	40,061	3,819	3,435	1,369	1,757
Sherbrooke .....	208,042	212,182	21,810	13,684	8,104	9,284
Trois-Rivières .....	123,891	143,207	12,027	8,259	3,734	4,708
Valleyfield .....	47,444	52,360	4,728	5,230	1,522	2,112
Total - 10 centres .....	40,570,079	49,859,358	1,452,743	1,476,670	347,541	388,139
<u>Ontario:</u>						
Brantford .....	292,790	309,118	18,112	18,879	11,673	14,355
Chatham .....	630,884	554,274	16,220	15,185	10,912	11,978
Cornwall .....	100,678	115,631	8,445	8,422	6,331	6,418
Guelph .....	226,028	210,856	19,152	20,350	12,715	13,636
Hamilton .....	2,231,008	2,242,182	137,851	143,103	86,075	87,617
Kingston .....	201,024	242,699	34,978	31,673	22,985	25,134
Kitchener .....	628,487	649,494	37,037	35,711	35,840	30,122
London .....	2,182,175	1,965,105	65,853	73,811	56,061	59,463
Niagara Falls .....	108,107	126,322	12,567	17,144	7,664	11,262
Oshawa .....	1,265,273	1,486,643	28,391	26,646	16,105	17,727
Ottawa .....	2,420,451	2,584,947	161,295	168,569	127,251	153,730
Peterborough .....	126,466	215,018	16,593	17,590	13,205	16,295
St. Catharines .....	299,804	397,749	27,869	28,886	17,486	23,966
Sarnia .....	232,498	285,068	18,198	18,811	13,337	14,835
Sault Ste. Marie .....	298,176	1,040,937	15,733	21,113	10,861	13,218
Sudbury .....	183,736	216,731	27,451	26,243	15,277	20,190
Thunder Bay .....	291,686	290,788	27,710	29,975	19,471	22,667
Timmins .....	65,013	86,510	7,266	11,680	4,108	5,383
Toronto .....	75,527,841	82,218,847	2,321,952	1,487,872	684,120	772,816
Windsor .....	998,723	1,157,858	70,072	67,017	31,983	37,781
Total - 20 centres .....	85,310,848	96,396,777	3,072,745	2,268,680	1,203,460	1,358,593
<u>Manitoba:</u>						
Brandon .....	73,386	80,266	10,301	12,038	10,147	10,476
Winnipeg .....	8,448,992	8,690,583	136,077	153,676	109,615	139,449
Total 2 centres .....	8,522,378	8,770,849	146,378	165,714	119,762	149,925

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	January - Janvier					
	Current - Courant		Savings - Épargne		Personal chequing - Chèques personnels	
	1975	1976	1975	1976	1975	1976
	thousands of dollars - milliers de dollars					
<b>Saskatchewan:</b>						
Moose Jaw .....	51,304	68,863	11,622	11,381	12,111	12,636
Prince Albert .....	67,259	65,510	5,108	5,729	6,409	8,053
Regina .....	2,702,669	2,181,824	44,252	50,494	41,339	48,744
Saskatoon .....	410,902	470,611	28,397	38,388	43,837	43,227
Total - 4 centres .....	3,232,134	2,786,808	89,379	105,992	103,696	112,660
<b>Alberta:</b>						
Calgary .....	6,306,377	7,976,592	133,079	139,481	186,637	222,769
Edmonton .....	4,304,776	5,038,543	169,692	141,011	150,117	189,835
Lethbridge .....	197,244	208,716	14,081	15,693	22,418	26,898
Medicine Hat .....	59,685	78,206	8,301	8,971	11,458	14,429
Total - 4 centres .....	10,868,082	13,302,057	325,153	305,156	370,630	453,931
<b>British Columbia - Colombie-Britannique:</b>						
Vancouver .....	10,231,285	11,050,479	445,395	466,471	360,963	391,706
Victoria .....	2,378,709	2,187,346	81,250	80,044	59,963	69,055
Total - 2 centres .....	12,609,994	13,237,825	526,645	546,515	420,926	460,761
Total - 50 centres .....	164,547,069	188,634,899	5,756,667	5,036,073	2,695,136	3,076,681

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) - Courant(1)			Savings - Épargne		
	Cheques cashed - Chèques encaissés	Deposits(2) - Dépôts(2)	Turnover - Rotation	Cheques cashed - Chèques encaissés	Deposits - Dépôts	Turnover - Rotation
	\$'000			\$'000		
1971 .....	885,371,891	7,715,954(3)	114.75	34,090,452	22,798,922(3)	1.50
1972 .....	1,028,679,510	9,095,564(3)	113.10	38,253,735	26,201,294(3)	1.46
1973 .....	1,325,656,531	10,214,452(3)	129.78	44,318,965	29,464,452(3)	1.50
1974 .....	1,640,276,213	11,124,141(3)	147.45	58,069,869	38,269,960(3)	1.52
1975 .....	2,074,389,131	13,131,134(3)	157.97	64,194,432	44,540,450	1.44
1975 - January - Janvier .....	167,242,205	11,713,457	171.33	5,756,667	41,667,845	1.66
February - Février .....	146,917,591	11,659,449	151.21	4,955,846	42,367,615	1.40
March - Mars .....	159,098,048	12,677,320	150.59	4,770,019	42,604,046	1.34
April - Avril .....	174,287,595	12,961,995	161.35	4,640,269	42,980,347	1.29
May - Mai .....	169,451,821	12,644,479	160.81	6,387,155	43,319,438	1.77
June - Juin .....	173,119,135	13,383,069	155.22	4,989,722	43,947,051	1.36
July - Juillet .....	180,786,725	13,661,102	158.80	5,158,635	44,798,150	1.38
August - Août .....	165,326,229	13,157,396	150.78	4,840,222	45,592,824	1.27
September - Septembre .....	173,548,627	13,403,780	155.40	5,395,100	46,539,407	1.39
October - Octobre .....	187,203,630	13,741,128	163.49	5,265,566	47,710,001	1.32
November - Novembre .....	173,589,230	13,901,776	149.88	6,579,506	47,165,146	1.67
December - Décembre .....	203,818,295	14,668,660	166.74	5,455,725	45,793,533	1.43
1976 - January - Janvier .....	191,711,580	14,362,469	160.18	5,036,073	47,788,235	1.26

(1) As of June 1957, includes cheques cashed against personal chequing accounts. - Au 1<sup>er</sup> juin, 1957, comprend les chèques tirés sur les comptes chèques personnels. (2) Revised to exclude federal government deposits. - Dépôts du gouvernement fédéral exclus. (3) Average deposits for the year. - Moyenne des dépôts de l'année.

Note: Turnover in the monthly section reflects turnover on an annual basis.

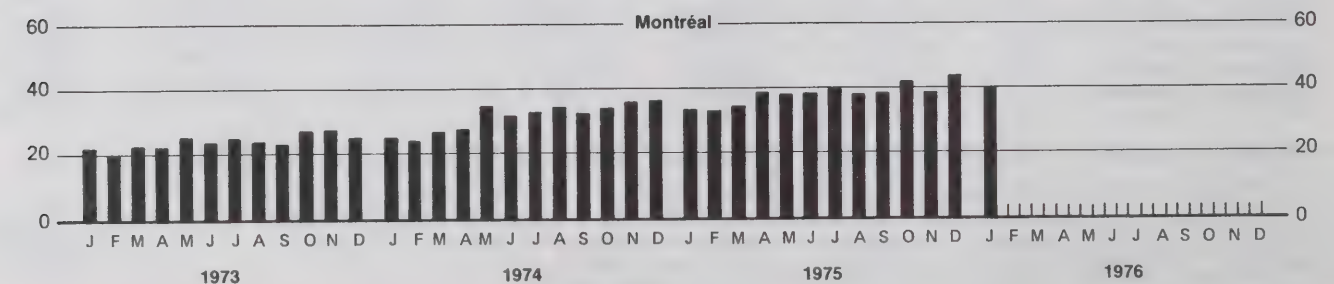
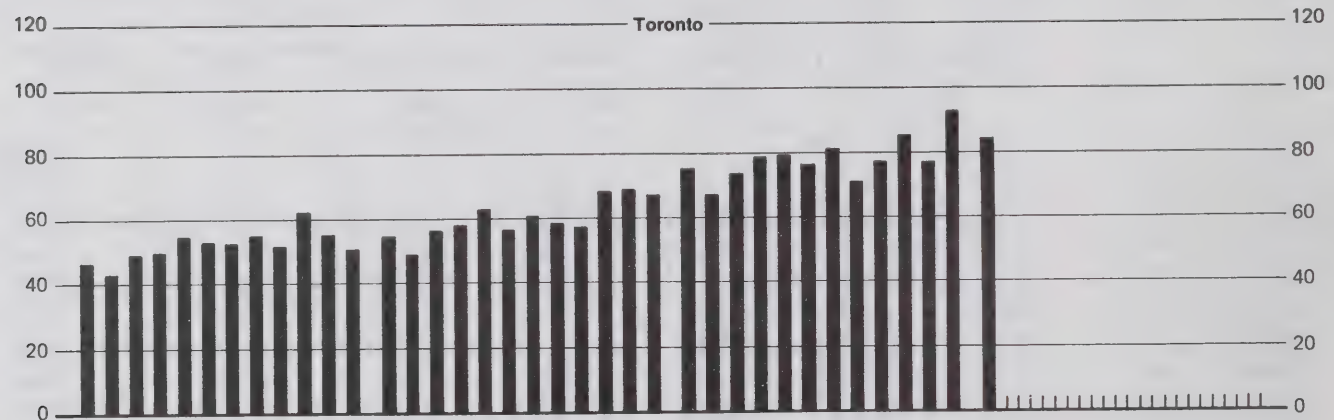
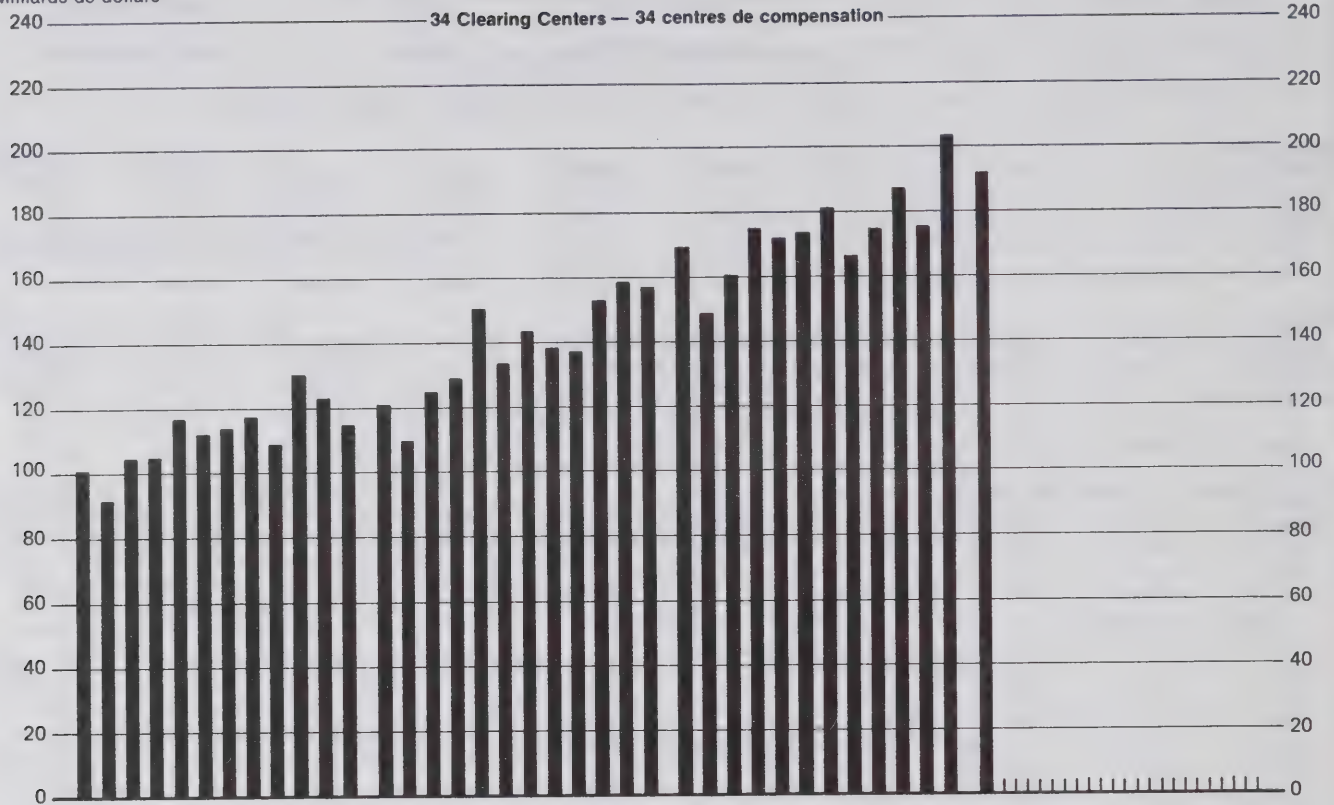
Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.



# Value of Cheques Cashed in Canada Valeur des chèques encaissés au Canada

Billions of dollars  
Milliards de dollars

Billions of dollars  
Milliards de dollars







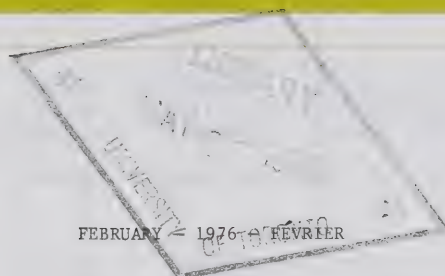




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CHEQUES CASHEDCHEQUES ENCAISSÉS

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The value of cheques cashed in the 50 clearing centres in February totalled \$180,172 million, 18.6% above the value for the corresponding month of 1975. Payments in all of the 10 provinces rose in the comparison. Debits increased in Newfoundland by 34.5%, Prince Edward Island by 39.0%, Nova Scotia by 12.5%, New Brunswick by 33.6%, Quebec by 21.9%, Ontario by 17.9%, Manitoba by 10.6%, Saskatchewan by 20.4%, Alberta by 19.4% and British Columbia by 14.9%.

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The turnover ratio of current deposits (compiled on an annual basis) was 158.5 compared with 151.2 for February 1975. The turnover ratio of savings accounts was 1.39 compared with the February 1975 ratio of 1.40.

Business Finance Division

L'avènement du traitement centralisé des données a fait disparaître les chambres de compensation bancaires dans leur ancienne forme. Les chiffres se rapportant au débit des comptes personnels continuent de rendre compte des données qui correspondent aux anciens centres, mais il serait inexact d'en conclure que cette comparaison sera toujours valable. On étudie actuellement le problème afin d'essayer de déterminer des limites plus précises.

La valeur des chèques encaissés dans 50 centres de compensation en février s'élevait à 180,172 millions de dollars soit 18.6 % de plus qu'en 1975. Les comparaisons pour le mois de février montrent que les versements ont augmenté dans les 10 provinces. Les débits ont augmenté de 34.5 % à Terre-Neuve, de 39.0 % dans l'Île-du-Prince-Édouard, de 12.5 % en Nouvelle-Écosse, de 33.6 % au Nouveau-Brunswick, de 21.9 % au Québec, de 17.9 % en Ontario, de 10.6 % au Manitoba, de 20.4 % en Saskatchewan, de 19.4 % en Alberta et de 14.9 % en Colombie-Britannique.

Les centres

Quarante-neuf des cinquante centres ont enregistré une valeur totale de chèques encaissés supérieure à celle du mois de février. Pour ce qui est des grands centres, les versements ont augmenté de 18.7 % à Montréal, de 16.1 % à Toronto, de 10.4 % à Winnipeg et de 12.9 % à Vancouver.

Volumes des transactions

Le taux de transactions sur comptes courants (calculé sur une base annuelle) était de 158.5 comparativement à 151.2 en février 1975. Le taux de transactions sur comptes d'épargne était de 1.39 comparativement à 1.40 en février 1975.

Division des finances des entreprises

TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	February - Février			First two months - Deux premiers mois		
	1975	1976	1976 1975	1975	1976	1976 1975
	\$'000		%	\$'000		%
<u>Newfoundland - Terre-Neuve:</u>						
St. John's .....	707,817	951,667	1.35	1,495,575	2,219,713	1.48
<u>Prince Edward Island - Île-du-Prince-Édouard:</u>						
Charlottetown .....	129,607	180,101	1.39	281,796	354,248	1.26
<u>Nova Scotia - Nouvelle-Écosse:</u>						
Glace Bay .....	14,204	16,577	1.17	28,896	36,118	1.25
Halifax .....	1,234,131	1,379,988	1.12	2,566,219	2,852,175	1.11
Sydney .....	118,980	141,230	1.19	245,515	300,548	1.22
Total - 3 centres .....	1,367,315	1,537,795	1.12	2,840,630	3,188,841	1.12
<u>New Brunswick - Nouveau-Brunswick:</u>						
Fredericton .....	348,005	423,935	1.22	776,765	899,765	1.16
Moncton .....	316,071	602,505	1.91	667,936	1,161,742	1.74
Saint John .....	449,009	460,723	1.03	961,421	933,660	0.97
Total - 3 centres .....	1,113,085	1,487,163	1.34	2,406,122	2,995,167	1.25
<u>Québec:</u>						
Chicoutimi .....	167,673	156,087	0.93	340,915	308,081	0.90
Drummondville .....	81,978	103,664	1.27	170,270	203,741	1.20
Granby .....	111,654	119,937	1.07	237,431	243,697	1.03
Montréal .....	33,134,020	39,317,009	1.19	66,795,438	79,191,648	1.19
Québec .....	4,770,040	7,011,965	1.47	12,477,750	17,814,749	1.43
St-Hyacinthe .....	130,344	161,556	1.24	272,786	336,190	1.23
Shawinigan .....	42,084	52,916	1.26	82,264	98,169	1.19
Sherbrooke .....	213,209	231,965	1.09	451,165	467,115	1.04
Trois-Rivières .....	140,885	142,577	1.01	280,537	298,751	1.07
Valleyfield .....	51,973	56,070	1.08	105,667	115,772	1.10
Total - 10 centres .....	38,843,860	47,353,746	1.22	81,214,223	99,077,913	1.22
<u>Ontario:</u>						
Brantford .....	246,352	323,682	1.31	568,927	666,034	1.17
Chatham .....	439,610	545,227	1.24	1,097,626	1,126,664	1.03
Cornwall .....	99,339	118,748	1.20	214,793	249,219	1.16
Guelph .....	192,967	203,840	1.06	450,862	448,682	1.00
Hamilton .....	2,256,751	2,501,281	1.11	4,711,685	4,974,183	1.06
Kingston .....	203,193	256,860	1.26	462,180	556,366	1.20
Kitchener .....	561,967	724,776	1.29	1,263,331	1,440,103	1.14
London .....	1,773,709	1,797,319	1.01	4,077,798	3,895,698	0.96
Niagara Falls .....	90,197	143,066	1.59	218,535	297,794	1.36
Oshawa .....	850,821	1,216,673	1.43	2,160,590	2,747,689	1.27
Ottawa .....	2,229,089	2,882,282	1.29	4,938,086	5,789,528	1.17
Peterborough .....	139,003	171,029	1.23	295,267	419,932	1.42
St. Catharines .....	299,268	501,340	1.68	644,427	951,941	1.48
Sarnia .....	194,273	275,832	1.42	458,306	594,546	1.30
Sault Ste. Marie .....	283,131	1,270,043	4.49	607,901	2,345,311	3.86
Sudbury .....	205,664	243,757	1.19	432,128	506,921	1.17
Thunder Bay .....	268,693	307,635	1.15	607,560	651,065	1.07
Timmins .....	84,989	97,740	1.15	161,376	201,313	1.25
Toronto .....	67,463,922	78,343,342	1.16	142,997,835	162,822,877	1.14
Windsor .....	1,050,668	1,117,248	1.06	2,151,446	2,379,904	1.11
Total - 20 centres .....	78,933,606	93,041,720	1.18	168,520,659	193,065,770	1.15
<u>Manitoba:</u>						
Brandon .....	76,472	92,903	1.22	170,306	195,683	1.15
Winnipeg .....	6,710,965	7,410,297	1.10	15,405,649	16,394,005	1.06
Total - 2 centres .....	6,787,437	7,503,200	1.11	15,575,955	16,589,688	1.07



TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	February - Février			First two months - Deux premiers mois		
	1975	1976	1976 1975	1975	1976	1976 1975
	\$'000		%	\$'000		%
<b>Saskatchewan:</b>						
Moose Jaw .....	58,391	72,180	1.24	133,428	165,060	1.24
Prince Albert .....	57,721	83,828	1.45	136,497	163,120	1.20
Regina .....	1,491,377	1,692,292	1.14	4,279,637	3,973,354	0.93
Saskatoon .....	403,429	573,352	1.42	886,565	1,125,578	1.27
Total - 4 centres .....	2,010,918	2,421,652	1.20	5,436,127	5,427,112	1.00
<b>Alberta:</b>						
Calgary .....	6,050,837	7,051,611	1.17	12,676,930	15,390,453	1.21
Edmonton .....	3,782,800	4,688,277	1.24	8,407,385	10,057,666	1.20
Lethbridge .....	195,175	218,750	1.12	428,918	470,057	1.10
Medicine Hat .....	65,660	90,501	1.38	145,104	192,107	1.32
Total - 4 centres .....	10,094,472	12,049,139	1.19	21,658,337	26,110,283	1.21
<b>British Columbia - Colombie-Britannique:</b>						
Vancouver .....	10,079,780	11,375,272	1.13	21,117,423	23,283,928	1.10
Victoria .....	1,799,402	2,270,126	1.26	4,319,324	4,606,571	1.07
Total - 2 centres .....	11,879,182	13,645,398	1.15	25,436,747	27,890,499	1.10
Total - 50 centres .....	151,867,299	180,171,581	1.19	324,866,171	376,919,234	1.16

TABLE 2. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 2. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years - Années représentatives	Canada	Atlantic Provinces - Provinces de l'Atlantique	Québec	Ontario	Prairie Provinces - Provinces des Prairies	British Columbia - Colombie- Britannique
	thousands of dollars - milliers de dollars					
1924 .....	4,364,591(1)	98,504	1,300,536	1,804,687	881,589	279,275
1925 .....	4,145,081	82,147	1,309,692	1,643,713	825,918	283,611
1929 .....	7,522,611	124,623	2,714,749	3,126,617	1,070,759	485,863
1930 .....	6,026,446	111,977	1,997,250	2,500,398(2)	1,011,754	405,067
1933 .....	3,799,154	72,745	1,168,967	1,715,542	620,706(3)	221,194
1935 .....	4,771,092	80,368	1,353,896	2,352,986	733,293	250,549
1940 .....	5,629,552	138,843	1,756,871	2,451,499	919,825	362,514
1945 .....	9,503,506	210,458	2,864,454	4,274,664(4)	1,556,769	597,161
1950 .....	13,306,823	360,086(5)	4,029,045	5,625,119(6)	2,182,304	1,110,269
1953 .....	22,011,610	654,948	6,038,837	10,098,713	3,476,346	1,742,764
1955 .....	23,886,782	625,776	7,209,446	10,840,423	3,386,597	1,824,540
1960 .....	41,827,091	825,101	12,361,800	20,389,798	5,554,173	2,696,218
1965 .....	71,304,118	1,376,674	21,767,899	33,890,732	9,677,447	4,561,366
1966 .....	78,575,762	1,783,595	24,698,053	35,736,097	10,863,140	5,494,877
1967 .....	91,848,522	2,121,593	29,899,273	40,863,471	12,790,558	6,173,627
1968 .....	96,977,886	2,209,013	28,116,919	46,057,179	13,796,638	6,798,137
1969 .....	107,568,444	2,515,128	30,671,606	52,295,791	13,787,599	8,298,320
1970 .....	116,019,994	2,864,084	29,471,928	59,341,212(7)	15,691,445	8,651,325
1971 .....	128,473,684	2,717,979	34,967,820	66,742,031	15,166,931	8,878,923
1972 .....	155,110,495	3,375,169	39,747,014	82,244,090	18,408,361	11,149,657
1973 .....	191,822,933 <sup>r</sup>	3,749,514	48,388,392	103,692,333	21,933,067	14,119,627
1974 .....	230,694,138	4,618,247	57,238,457	120,827,123	29,650,995	18,359,316
1975 .....	318,146,360	5,691,151	79,724,353	164,623,690	42,670,419	25,436,747
1976 .....	367,364,343	7,167,290	97,473,512	186,705,959	48,127,083	27,890,499

(1) Original 31 centres. - À l'origine, 31 centres. (2) Includes Sarnia as of January 1926 and Sudbury as of September 1929. - Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929. (3) Weyburn branches absorbed by Imperial Bank, May 1931. - Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931. (4) St. Catharines data added as of May 1941. - Données sur St. Catharines ajoutées à partir de mai 1941. (5) St. John's, Newfoundland, data added as of April 1949. - Données sur St. John's, Terre-Neuve, à partir d'avril 1949. (6) Cornwall data added as of May 1950. - Données sur Cornwall à partir de mai 1950. (7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure. - En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William. <sup>r</sup> Revised figures. - Nombres rectifiés.



TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	February - Février					
	Current — Courant		Savings — Épargne		Personal chequing — Chèques personnels	
	1975	1976	1975	1976	1975	1976
	thousands of dollars - milliers de dollars					
<u>Newfoundland - Terre-Neuve:</u>						
St. John's .....	642,514	872,896	45,317	54,268	19,986	24,503
<u>Prince Edward Island - Île-du-Prince-Édouard:</u>						
Charlottetown .....	117,486	163,480	5,787	8,296	6,334	8,325
<u>Nova Scotia - Nouvelle-Écosse:</u>						
Glace Bay .....	11,631	12,605	1,434	2,535	1,139	1,437
Halifax .....	1,148,626	1,275,320	37,828	47,649	47,677	57,019
Sydney .....	104,877	126,830	5,063	6,831	9,040	7,569
Total - 3 centres .....	1,265,134	1,414,755	44,325	57,015	57,856	66,025
<u>New Brunswick - Nouveau-Brunswick:</u>						
Fredericton .....	326,497	393,995	12,004	18,002	9,504	11,938
Moncton .....	292,837	574,316	11,163	12,836	12,071	15,353
Saint John .....	418,631	426,590	17,046	18,190	13,332	15,943
Total - 3 centres .....	1,037,965	1,394,901	40,213	49,028	34,907	43,234
<u>Québec:</u>						
Chicoutimi .....	155,051	141,490	8,163	8,972	4,459	5,625
Drummondville .....	75,444	95,857	4,963	6,061	1,571	1,746
Granby .....	102,251	111,348	7,109	5,468	2,294	3,121
Montréal .....	31,433,057	37,703,707	1,397,741	1,281,385	303,222	331,917
Québec .....	4,585,055	6,820,392	159,765	165,051	25,220	26,522
St-Hyacinthe .....	116,132	148,786	12,049	10,491	2,163	2,279
Shawinigan .....	37,530	47,885	3,278	3,431	1,276	1,600
Sherbrooke .....	176,076	208,302	29,859	14,635	7,274	9,028
Trois-Rivières .....	126,990	129,219	9,523	8,798	4,372	4,560
Valleyfield .....	45,746	49,720	4,817	4,430	1,410	1,920
Total - 10 centres .....	36,853,332	45,456,706	1,637,267	1,508,722	353,261	388,318
<u>Ontario:</u>						
Brantford .....	219,128	294,800	15,432	16,075	11,792	12,807
Chatham .....	417,373	519,046	13,000	14,661	9,237	11,520
Cornwall .....	87,084	103,891	7,062	8,495	5,193	6,362
Guelph .....	166,013	171,694	16,210	18,262	10,744	13,884
Hamilton .....	2,052,269	2,260,374	128,450	143,778	76,032	97,129
Kingston .....	154,022	202,848	27,806	29,649	21,365	24,363
Kitchener .....	503,958	663,225	30,026	31,202	27,983	30,349
London .....	1,663,609	1,667,867	59,373	71,549	50,727	57,903
Niagara Falls .....	73,017	118,094	10,543	14,757	6,637	10,215
Oshawa .....	811,182	1,171,968	24,313	26,612	15,326	18,093
Ottawa .....	1,954,342	2,574,615	153,436	163,558	121,311	144,109
Peterborough .....	110,305	139,639	13,804	16,498	14,894	14,892
St. Catharines .....	258,914	456,168	24,994	24,388	15,360	20,784
Sarnia .....	165,647	240,856	16,574	19,076	12,052	15,900
Sault Ste. Marie .....	258,877	1,239,219	14,594	18,342	9,660	12,482
Sudbury .....	165,992	199,995	25,080	26,110	14,592	17,652
Thunder Bay .....	217,908	259,866	32,696	27,642	18,089	20,127
Timmins .....	73,763	83,326	7,223	9,084	4,003	5,330
Toronto .....	65,268,220	76,099,223	1,500,083	1,455,830	695,619	788,289
Windsor .....	960,709	1,018,898	60,518	61,861	29,441	36,489
Total - 20 centres .....	75,582,332	89,485,612	2,181,217	2,197,429	1,170,057	1,358,679
<u>Manitoba:</u>						
Brandon .....	59,877	70,770	8,232	12,163	8,363	9,970
Winnipeg .....	6,466,909	7,127,333	131,988	145,669	112,068	137,295
Total 2 centres .....	6,526,786	7,198,103	140,220	157,832	120,431	147,265

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	February - Février					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1975	1976	1975	1976	1975	1976
	thousands of dollars - milliers de dollars					
<b>Saskatchewan:</b>						
Moose Jaw .....	42,045	52,379	8,707	9,748	7,639	10,053
Prince Albert .....	47,382	71,014	3,781	5,498	6,558	7,316
Regina .....	1,421,000	1,600,381	34,421	41,907	35,956	50,004
Saskatoon .....	349,930	507,218	23,985	28,299	29,514	37,835
Total - 4 centres .....	1,860,357	2,230,992	70,894	85,452	79,667	105,208
<b>Alberta:</b>						
Calgary .....	5,777,361	6,680,098	115,450	132,675	158,026	238,838
Edmonton .....	3,530,541	4,371,323	115,022	131,068	137,237	185,886
Lethbridge .....	164,057	182,109	12,327	12,310	18,791	24,331
Medicine Hat .....	50,758	66,127	5,810	10,013	9,092	14,361
Total - 4 centres .....	9,522,717	11,299,657	248,609	286,066	323,146	463,416
<b>British Columbia - Colombie-Britannique:</b>						
Vancouver .....	9,246,363	10,521,412	471,745	431,412	361,672	422,448
Victoria .....	1,665,983	2,120,660	70,252	76,928	63,167	72,538
Total - 2 centres .....	10,912,346	12,642,072	541,997	508,340	424,839	494,986
Total - 50 centres .....	144,320,969	172,159,174	4,955,846	4,912,448	2,590,484	3,099,959

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) - Courant(1)			Savings - Épargne		
	Cheques cashed	Deposits(2)	Turnover	Cheques cashed	Deposits	Turnover
	Chèques encaissés	Dépôts(2)	Rotation	Chèques encaissés	Dépôts	Rotation
	\$'000			\$'000		
1971 .....	885,371,891	7,715,954(3)	114.75	34,090,452	22,798,922(3)	1.50
1972 .....	1,028,679,510	9,095,564(3)	113.10	38,253,735	26,201,294(3)	1.46
1973 .....	1,325,656,531	10,214,452(3)	129.78	44,318,965	29,464,452(3)	1.50
1974 .....	1,641,157,509 <sup>F</sup>	11,124,141(3)	147.53 <sup>F</sup>	57,622,225 <sup>F</sup>	38,269,960(3)	1.51 <sup>F</sup>
1975 .....	2,074,389,131	13,131,134(3)	159.97	64,194,432	44,540,450	1.44
1975 - February - Février .....	146,917,591	11,659,449	151.21	4,955,846	42,367,615	1.40
March - Mars .....	159,098,048	12,677,320	150.59	4,770,019	42,604,046	1.34
April - Avril .....	174,287,595	12,961,995	161.35	4,640,269	42,980,347	1.29
May - Mai .....	169,451,821	12,644,479	160.81	6,387,155	43,319,438	1.77
June - Juin .....	173,119,135	13,383,069	155.22	4,989,722	43,947,051	1.36
July - Juillet .....	180,786,725	13,661,102	158.80	5,158,635	44,798,150	1.38
August - Août .....	165,326,229	13,157,396	150.78	4,840,222	45,592,824	1.27
September - Septembre ...	173,548,627	13,403,780	155.40	5,395,100	46,539,407	1.39
October - Octobre .....	187,203,630	13,741,128	163.49	5,265,566	47,710,001	1.32
November - Novembre .....	173,589,230	13,901,776	149.88	6,579,506	47,165,146	1.67
December - Décembre .....	203,818,295 <sup>F</sup>	14,668,660	166.74	5,455,725	45,793,533	1.43
1976 - January - Janvier .....	191,711,580	14,362,469	160.18	5,036,073	47,788,235	1.26
February - Février .....	175,259,133	13,273,008	158.45	4,912,448	49,296,199	1.39

(1) Includes cheques cashed against personal chequing accounts. - Comprend les chèques tirés sur les comptes chèques personnels.

(2) Excludes federal government deposits. - Dépôts du gouvernement fédéral exclus. (3) Average deposits for the year. - Moyenne des dépôts de l'année.

Note: Turnover in the monthly section reflects turnover on an annual basis.

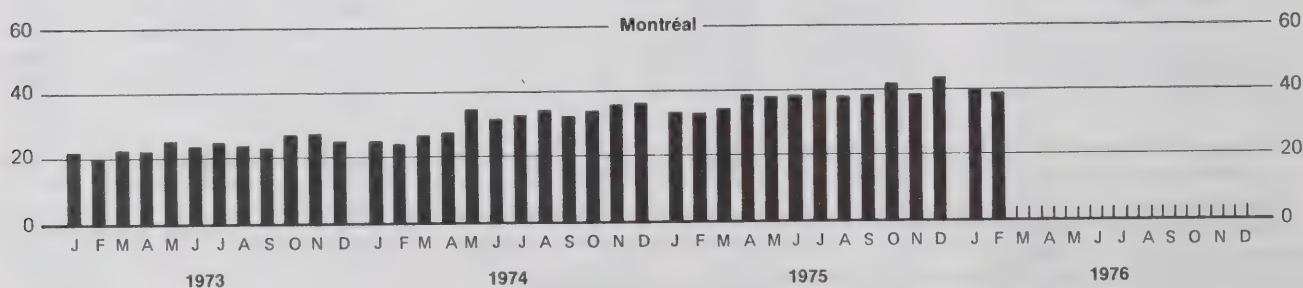
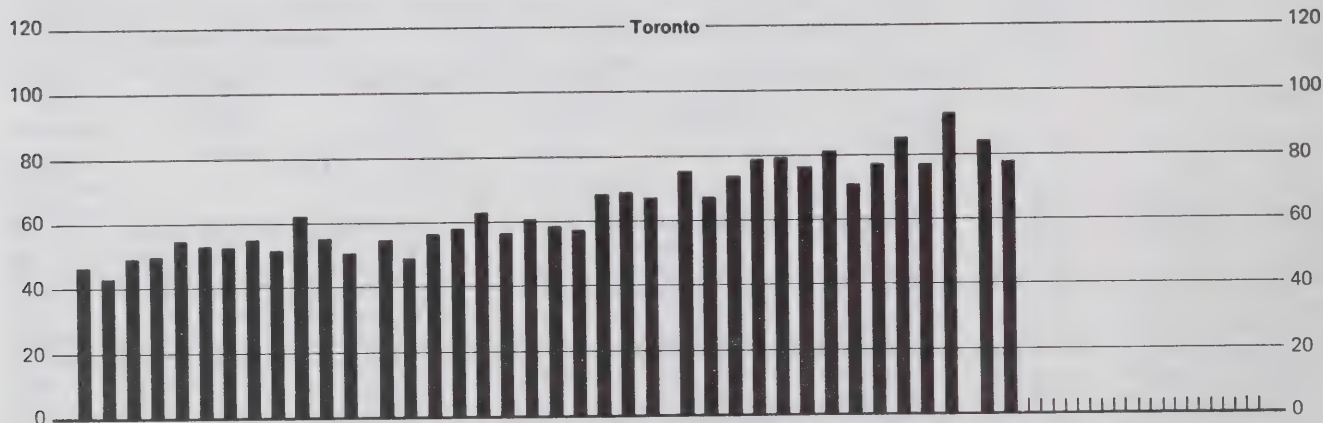
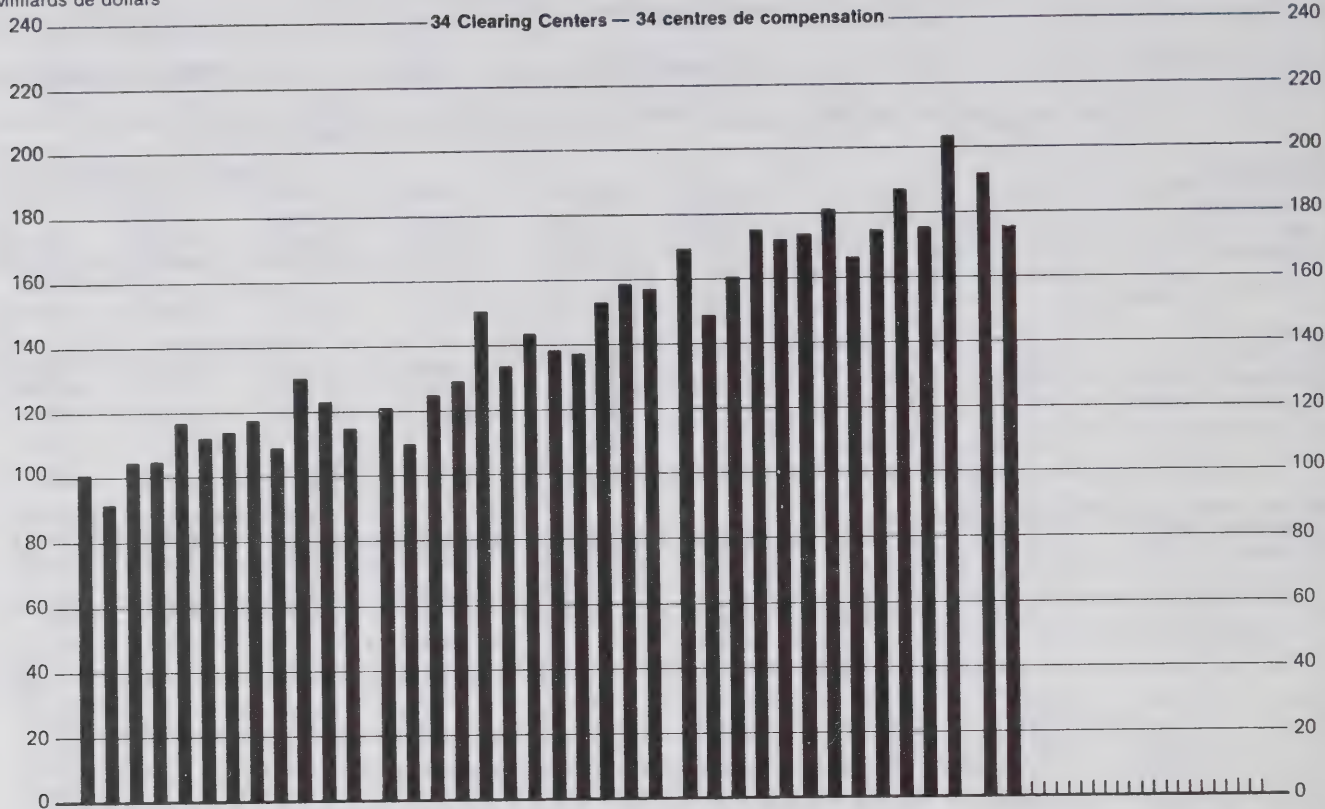
Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.

<sup>F</sup> Revised figures - Nombres rectifiés.

# Value of Cheques Cashed in Canada Valeur des chèques encaissés au Canada

Billions of dollars  
Milliards de dollars

Billions of dollars  
Milliards de dollars











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 Publications

## CHEQUES CASHED

With the advent of centralized data processing, Bank Clearing houses as they were known have been closed down. The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it would be incorrect to assume that this comparison will remain valid through time. An examination is currently underway in an attempt to establish boundaries that can be more precisely defined.

The value of cheques cashed in the 50 clearing centres in March totalled \$203,773 million, 24.4% above the value for the corresponding month of 1975. Payments in all of the 10 provinces rose in the comparison. Debits increased in Newfoundland by 26.0%, Prince Edward Island by 11.7%, Nova Scotia by 38.8%, New Brunswick by 28.5%, Quebec by 24.1%, Ontario 20.2%, Manitoba by 31.3%, Saskatchewan by 25.1%, Alberta by 38.5% and British Columbia by 36.9%.

## The Centres

Forty-nine of the fifty centres showed a higher value of cheques cashed than in March of 1975. In respect of the major centres, payments increased in Montreal by 28.9%, Toronto by 16.2%, Winnipeg by 31.3% and Vancouver by 45.7%.

## Deposit Turnover

The turnover ratio of current deposits (compiled on an annual basis) was 179.8 compared with 150.6 for March 1975. The turnover ratio of savings accounts was 1.28 compared with the March 1975 ratio of 1.34.

Business Finance Division

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MARCH 1976 - MARS

## CHÈQUES ENCAISSÉS

L'avènement du traitement centralisé des données a fait disparaître les chambres de compensation bancaires dans leur ancienne forme. Les chiffres se rapportant au débit des comptes personnels continuent de rendre compte des données qui correspondent aux anciens centres, mais il serait inexact d'en conclure que cette comparaison sera toujours valable. On étudie actuellement le problème afin d'essayer de déterminer des limites plus précises.

La valeur des chèques encaissés dans 50 centres de compensation en mars s'élevait à \$203,773 millions de dollars soit 24.4 % de plus qu'en 1975. Les comparaisons pour le mois de mars montrent que les versements ont augmenté dans les 10 provinces. Les débits ont augmenté de 26.0 % à Terre-Neuve, de 11.7 % dans l'Île-du-Prince-Édouard, de 38.8 % en Nouvelle-Écosse, de 28.5 % au Nouveau-Brunswick, de 24.1 % au Québec, de 20.2 % en Ontario, de 31.3 % au Manitoba, de 25.1 % en Saskatchewan, de 38.5 % en Alberta et de 36.9 % en Colombie-Britannique.

## Les centres

Quarante-neuf des cinquante centres ont enregistré une valeur totale de chèques encaissés supérieure à celle du mois de mars 1975. Pour ce qui est des grands centres, les versements ont augmenté de 28.9 % à Montréal, de 16.2 % à Toronto, de 31.3 % à Winnipeg et de 45.7 % à Vancouver.

## Volumes des transactions

Le taux de transactions sur comptes courants (calculé sur une base annuelle) était de 179.8 comparativement à 150.6 en mars 1975. Le taux de transactions sur comptes d'épargne était de 1.28 comparativement à 1.34 en mars 1975.

Division des finances des entreprises



TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	March - Mars			First three months - Trois premiers mois		
	1975	1976	1976 1975	1975	1976	1976 1975
	\$'000			\$'000		
<u>Newfoundland - Terre-Neuve:</u>						
St. John's .....	977,296	1,231,381	1.26	2,472,871	3,451,094	1.40
<u>Prince Edward Island - Île-du-Prince-Édouard:</u>						
Charlottetown .....	156,828	175,195	1.12	438,624	529,443	1.21
<u>Nova Scotia - Nouvelle-Écosse:</u>						
Glace Bay .....	15,132	17,213	1.14	44,028	53,331	1.21
Halifax .....	1,262,217	1,768,301	1.40	3,828,436	4,620,476	1.21
Sydney .....	119,972	154,137	1.28	371,625	454,685	1.22
Total - 3 centres .....	1,397,321	1,939,651	1.39	4,244,089	5,128,492	1.21
<u>New Brunswick - Nouveau-Brunswick:</u>						
Fredericton .....	314,564	466,593	1.48	1,091,329	1,366,358	1.25
Moncton .....	449,889	609,699	1.36	1,117,825	1,771,441	1.59
Saint John .....	492,951	539,724	1.09	1,454,372	1,473,384	1.01
Total - 3 centres .....	1,257,404	1,616,016	1.29	3,663,526	4,611,183	1.26
<u>Québec:</u>						
Chicoutimi .....	179,001	241,790	1.35	519,916	549,871	1.06
Drummondville .....	83,623	110,502	1.32	253,893	314,243	1.24
Granby .....	110,080	135,433	1.23	347,511	379,130	1.09
Montréal .....	34,287,346	44,177,597	1.29	101,082,784	123,369,245	1.22
Québec .....	6,801,999	6,753,891	0.99	19,279,749	24,568,640	1.27
St-Hyacinthe .....	137,435	181,883	1.32	410,221	518,073	1.26
Shawinigan .....	39,067	46,198	1.18	121,331	144,367	1.19
Sherbrooke .....	204,411	265,161	1.30	655,576	732,276	1.12
Trois-Rivières .....	141,661	168,754	1.19	422,198	467,505	1.11
Valleyfield .....	51,914	66,453	1.28	157,581	182,225	1.16
Total - 10 centres .....	42,036,537	52,147,662	1.24	123,250,760	151,225,575	1.23
<u>Ontario:</u>						
Brantford .....	276,153	375,466	1.36	845,080	1,041,500	1.23
Chatham .....	432,268	715,134	1.65	1,529,894	1,841,798	1.20
Cornwall .....	108,691	149,519	1.38	323,484	398,738	1.23
Guelph .....	213,932	225,780	1.06	664,794	674,462	1.02
Hamilton .....	2,361,613	2,866,347	1.21	7,073,298	7,840,530	1.11
Kingston .....	211,162	278,932	1.32	673,342	835,298	1.24
Kitchener .....	644,540	845,038	1.31	1,907,871	2,285,141	1.20
London .....	1,789,246	2,234,076	1.25	5,867,044	6,129,774	1.05
Niagara Falls .....	108,486	162,202	1.50	327,021	459,996	1.41
Oshawa .....	1,077,186	1,412,856	1.31	3,237,776	4,160,545	1.29
Ottawa .....	2,345,168	3,479,742	1.48	7,283,254	9,269,270	1.27
Peterborough .....	169,124	201,718	1.19	464,391	621,650	1.34
St. Catharines .....	320,673	1,087,508	3.39	965,100	2,039,449	2.11
Sarnia .....	228,723	311,698	1.36	687,029	906,244	1.32
Sault Ste. Marie .....	575,387	1,547,668	2.69	1,183,288	3,892,979	3.29
Sudbury .....	227,228	263,022	1.16	659,356	769,943	1.17
Thunder Bay .....	290,249	342,216	1.18	897,809	993,281	1.11
Timmins .....	91,571	110,963	1.21	252,947	312,276	1.24
Toronto .....	74,035,844	86,058,782	1.16	217,033,679	248,881,659	1.14
Windsor .....	1,140,706	1,458,299	1.28	3,292,152	3,838,203	1.17
Total - 20 centres .....	86,647,950	104,126,966	1.20	255,168,609	297,192,736	1.17
<u>Manitoba:</u>						
Brandon .....	77,019	106,794	1.39	247,325	302,477	1.22
Winnipeg .....	6,057,092	7,950,670	1.31	21,462,741	24,344,675	1.13
Total - 2 centres .....	6,134,111	8,057,464	1.31	21,710,066	24,647,152	1.14

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABEAU 1. Chèques tirés sur les comptes individuels - fin

	March - Mars			First three months - Trois premiers mois		
	1975	1976	<u>1976</u> <u>1975</u>	1975	1976	<u>1976</u> <u>1975</u>
	\$'000			\$'000		
<b>Saskatchewan:</b>						
Moose Jaw .....	54,893	78,698	1.43	188,321	243,758	1.29
Prince Albert .....	73,206	93,094	1.27	209,703	256,214	1.22
Regina .....	1,694,808	2,076,593	1.23	5,974,445	6,049,947	1.01
Saskatoon .....	447,133	590,700	1.32	1,333,698	1,716,278	1.29
Total - 4 centres .....	2,270,040	2,839,085	1.25	7,706,167	8,266,197	1.07
<b>Alberta:</b>						
Calgary .....	6,110,000	8,638,652	1.41	18,786,930	24,029,105	1.28
Edmonton .....	4,173,147	5,589,778	1.34	12,580,532	15,647,444	1.24
Lethbridge .....	186,545	254,884	1.37	615,463	724,941	1.18
Medicine Hat .....	67,615	109,585	1.62	212,719	301,692	1.42
Total - 4 centres .....	10,537,307	14,592,899	1.38	32,195,644	40,703,182	1.26
<b>British Columbia - Colombie-Britannique:</b>						
Vancouver .....	9,703,785	14,136,502	1.46	30,821,208	37,420,430	1.21
Victoria .....	2,749,488	2,909,978	1.06	7,068,812	7,516,549	1.06
Total - 2 centres .....	12,453,273	17,046,480	1.37	37,890,020	44,936,979	1.19
Total - 50 centres .....	163,868,067	203,772,799	1.24	488,740,376	580,692,033	1.19

TABLE 2. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABEAU 2. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years - Années représentatives	Canada	Atlantic Provinces - Provinces de l'Atlantique	Québec	Ontario	Prairie Provinces - Provinces des Prairies	British Columbia - Colombie- Britannique
	thousands of dollars - milliers de dollars					
1924 .....	6,338,218(1)	146,867	1,909,392	2,596,716	1,267,761	417,482
1925 .....	6,150,108	125,882	1,872,575	2,446,619	1,282,945	422,087
1929 .....	11,504,782	191,235	4,220,849	4,660,142(2)	1,644,222	788,335
1930 .....	9,118,487	167,396	3,092,172	3,784,311	1,469,326	605,282
1933 .....	5,686,477	106,041	1,703,328	2,501,043	1,050,351(3)	325,714
1935 .....	7,151,097	264,460	2,059,698	3,413,815	1,029,204	383,920
1940 .....	8,042,213	199,348	2,521,116	3,504,308	1,292,446	524,995
1945 .....	14,832,464	322,263	4,380,524	6,947,178(4)	2,259,561	922,938
1950 .....	21,036,876	553,723(5)	6,392,332	9,029,068(6)	3,335,352	1,726,400
1953 .....	33,186,202	864,695	9,177,572	15,147,919	5,350,102	2,645,914
1955 .....	36,615,038	822,399	10,938,261	16,642,409	5,366,624	2,845,345
1960 .....	63,898,039	1,259,774	18,870,155	30,932,494	8,528,339	4,307,277
1965 .....	111,710,056	2,102,986	34,063,615	52,884,018	15,407,643	7,251,794
1966 .....	122,569,620	2,946,199	37,472,404	56,134,967	17,217,089	8,798,961
1967 .....	139,078,799	3,142,293	44,836,777	62,110,573	19,366,062	9,623,094
1968 .....	145,859,823	3,434,610	41,447,027	70,530,459	20,238,564	10,209,163
1969 .....	164,193,764	3,984,449	47,170,531	79,139,206	21,140,502	12,759,076
1970 .....	178,853,936	4,562,098	46,196,079	90,879,406(7)	24,003,879	13,212,474
1971 .....	202,602,350 <sup>†</sup>	4,552,902	54,337,415	104,786,566	24,436,408	14,489,059
1972 .....	239,092,764	5,147,300	62,423,237	124,923,549	28,936,498	17,662,180
1973 .....	296,463,388	5,639,256	73,874,176	161,440,764	33,944,512	21,564,680
1974 .....	355,691,428 <sup>†</sup>	7,479,192	87,937,543	186,100,662	45,937,451	28,236,580
1975 .....	478,465,073	8,873,504	121,018,109	249,071,563	61,611,877	37,890,020
1976 .....	565,756,103	11,316,395	148,670,161	287,216,037	73,616,531	44,936,979

(1) Original 31 centres. - À l'origine, 31 centres. (2) Includes Sarnia as of January 1926 and Sudbury as of September 1929. - Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929. (3) Weyburn branches absorbed by Imperial Bank, May 1931. - Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931. (4) St. Catharines data added as of May 1941. - Données sur St. Catharines ajoutées à partir de mai 1941. (5) St. John's, Newfoundland, data added as of April 1949. - Données sur St. John's, Terre-Neuve, à partir d'avril 1949. (6) Cornwall data added as of May 1950. - Données sur Cornwall à partir de mai 1950. (7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure. - En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William. <sup>†</sup> Revised figures. - Nombres rectifiés.

TABLE 3. Cheques Cashied by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	March - Mars					
	Current — Courant		Savings — Épargne		Personal chequing — Chèques personnels	
	1975	1976	1975	1976	1975	1976
	thousands of dollars - milliers de dollars					
<u>Newfoundland - Terre-Neuve:</u>						
St. John's .....	908,128	1,157,466	47,841	47,941	21,327	25,974
<u>Prince Edward Island - Île-du-Prince-Édouard:</u>						
Charlottetown .....	141,352	157,730	8,426	7,712	7,050	9,753
<u>Nova Scotia - Nouvelle-Écosse:</u>						
Glace Bay .....	12,075	12,837	1,843	2,859	1,214	1,517
Halifax .....	1,168,855	1,652,593	40,876	47,932	52,486	67,776
Sydney .....	108,615	138,991	5,609	6,156	5,748	8,990
Total - 3 centres .....	1,289,545	1,804,421	48,328	56,947	59,448	78,283
<u>New Brunswick - Nouveau-Brunswick:</u>						
Fredericton .....	291,238	437,969	12,801	14,962	10,525	13,662
Moncton .....	424,991	578,404	11,660	12,969	13,238	18,326
Saint John .....	453,055	500,440	24,705	19,753	15,191	19,531
Total - 3 centres .....	1,169,284	1,516,813	49,166	47,684	38,954	51,519
<u>Québec:</u>						
Chicoutimi .....	168,204	225,351	7,118	10,070	3,679	6,369
Drummondville .....	77,645	102,881	4,675	5,717	1,303	1,904
Granby .....	100,876	125,300	6,468	6,127	2,736	4,006
Montréal .....	32,650,230	42,447,403	1,331,249	1,339,131	305,867	391,063
Québec .....	6,629,254	6,483,937	145,861	240,435	26,884	29,519
St-Hyacinthe .....	124,672	167,763	10,692	11,325	2,071	2,795
Shawinigan .....	33,860	40,791	3,782	3,450	1,425	1,957
Sherbrooke .....	183,403	240,283	13,515	14,535	7,493	10,343
Trois-Rivières .....	127,196	153,982	10,479	9,471	3,986	5,301
Valleyfield .....	46,061	59,192	4,377	4,869	1,476	2,392
Total - 10 centres .....	40,141,401	50,046,883	1,538,216	1,645,130	356,920	455,649
<u>Ontario:</u>						
Brantford .....	247,245	336,874	17,818	23,064	11,090	15,528
Chatham .....	409,594	689,090	12,923	14,572	9,751	11,472
Cornwall .....	96,065	132,831	7,600	9,501	5,026	7,187
Guelph .....	187,304	192,608	15,194	18,242	11,434	14,930
Hamilton .....	2,152,340	2,619,819	126,299	148,260	82,974	98,268
Kingston .....	160,740	222,404	27,538	29,594	22,884	26,934
Kitchener .....	581,930	775,909	33,886	35,840	28,724	33,289
London .....	1,674,470	2,092,273	59,341	73,662	55,435	68,141
Niagara Falls .....	90,349	135,934	10,443	15,494	7,694	10,774
Oshawa .....	1,039,304	1,364,551	21,389	29,005	16,493	19,300
Ottawa .....	2,061,409	3,129,227	158,081	182,190	125,678	168,325
Peterborough .....	141,339	166,415	14,523	17,849	13,262	17,454
St. Catharines .....	279,568	1,041,727	23,448	23,873	17,657	21,908
Sarnia .....	198,234	274,392	17,287	20,089	13,202	17,217
Sault Ste. Marie .....	550,782	1,514,568	14,109	19,027	10,496	14,073
Sudbury .....	187,250	210,875	24,559	27,863	15,419	24,284
Thunder Bay .....	248,350	292,779	22,798	26,458	19,101	22,979
Timmins .....	79,363	93,554	7,997	11,470	4,211	5,939
Toronto .....	71,900,171	83,728,949	1,503,664	1,589,657	632,009	740,176
Windsor .....	1,055,307	1,346,343	53,355	72,096	32,044	39,860
Total - 20 centres .....	83,341,114	100,361,122	2,172,252	2,387,806	1,134,584	1,378,038
<u>Manitoba:</u>						
Brandon .....	60,642	83,495	7,766	12,408	8,611	10,891
Winnipeg .....	5,811,257	7,657,686	130,260	142,417	115,575	150,567
Total 2 centres .....	5,871,899	7,741,181	138,026	154,825	124,186	161,458



TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	March — Mars					
	Current — Courant		Savings — Épargne		Personal chequing — Chèques personnels	
	1975	1976	1975	1976	1975	1976
	thousands of dollars — milliers de dollars					
<b>Saskatchewan:</b>						
Moose Jaw .....	39,855	58,544	6,915	9,444	8,123	10,710
Prince Albert .....	62,141	78,214	4,451	5,392	6,614	9,488
Regina .....	1,621,551	1,988,835	34,749	37,913	38,508	49,845
Saskatoon .....	390,313	515,965	24,763	30,922	32,057	43,813
Total — 4 centres .....	2,113,860	2,641,558	70,878	83,671	85,302	113,856
<b>Alberta:</b>						
Calgary .....	5,804,987	8,131,756	131,346	219,151	173,667	287,745
Edmonton .....	3,905,507	5,218,252	118,640	148,797	149,000	222,729
Lethbridge .....	157,815	210,055	12,490	14,755	16,240	30,074
Medicine Hat .....	52,271	85,684	6,526	9,312	8,818	14,589
Total — 4 centres .....	9,920,580	13,645,747	269,002	392,015	347,725	555,137
<b>British Columbia — Colombie-Britannique:</b>						
Vancouver .....	8,992,528	13,261,390	358,872	429,925	352,385	445,187
Victoria .....	2,616,998	2,741,574	69,012	83,410	63,478	84,994
Total — 2 centres .....	11,609,526	16,002,964	427,884	513,335	415,863	530,181
Total — 50 centres .....	156,506,689	195,075,885	4,770,019	5,337,066	2,591,359	3,359,848

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) - Courant(1)			Savings - Épargne		
	Cheques cashed - Chèques encaissés	Deposits(2) - Dépôts(2)	Turnover - Rotation	Cheques cashed - Chèques encaissés	Deposits - Dépôts	Turnover - Rotation
	\$'000			\$'000		
1971 .....	885,371,891	7,715,954(3)	114.75	34,090,452	22,798,922(3)	1.50
1972 .....	1,028,679,510	9,095,564(3)	113.10	38,253,735	26,201,294(3)	1.46
1973 .....	1,325,656,531	10,214,452(3)	129.78	44,318,965	29,464,452(3)	1.50
1974 .....	1,640,276,213	11,124,141(3)	147.45	58,069,869	38,269,960(3)	1.52
1975 - January - Janvier .....	167,242,205	11,713,457	171.33	5,756,667	41,667,845	1.66
February - Février .....	146,917,591	11,659,449	151.21	4,955,846	42,367,615	1.40
March - Mars .....	159,098,048	12,677,320	150.59	4,770,019	42,604,046	1.34
April - Avril .....	174,287,595	12,961,995	161.35	4,640,269	42,980,347	1.29
May - Mai .....	169,451,821	12,644,479	160.81	6,387,155	43,319,438	1.77
June - Juin .....	173,119,135	13,383,069	155.22	4,989,722	43,947,051	1.36
July - Juillet .....	180,786,725	13,661,102	158.80	5,158,635	44,798,150	1.38
August - Août .....	165,326,229	13,157,396	150.78	4,840,222	45,592,824	1.27
September - Septembre ...	173,548,627	13,403,780	155.40	5,395,100	46,539,407	1.39
October - Octobre .....	187,203,630	13,741,128	163.49	5,265,566	47,710,001	1.32
November - Novembre ....	173,589,230	13,901,776	149.88	6,579,506	47,165,146	1.67
December - Décembre .....	203,818,295 <sup>r</sup>	14,668,660	166.74	5,455,725	45,793,533	1.43
1976 - January - Janvier .....	191,711,580	14,362,469	160.18	5,036,073	47,788,235	1.26
February - Février .....	175,259,133	13,273,008	158.45	4,912,448	49,296,199	1.39
March - Mars .....	198,435,733	13,246,879	179.76	5,337,066	50,222,728	1.28

(1) Includes cheques cashed against personal chequing accounts. - Comprend les chèques tirés sur les comptes chèques personnels. (2) Excludes federal government deposits. - Dépôts du gouvernement fédéral exclus. (3) Average deposits for the year. - Moyenne des dépôts de l'année.

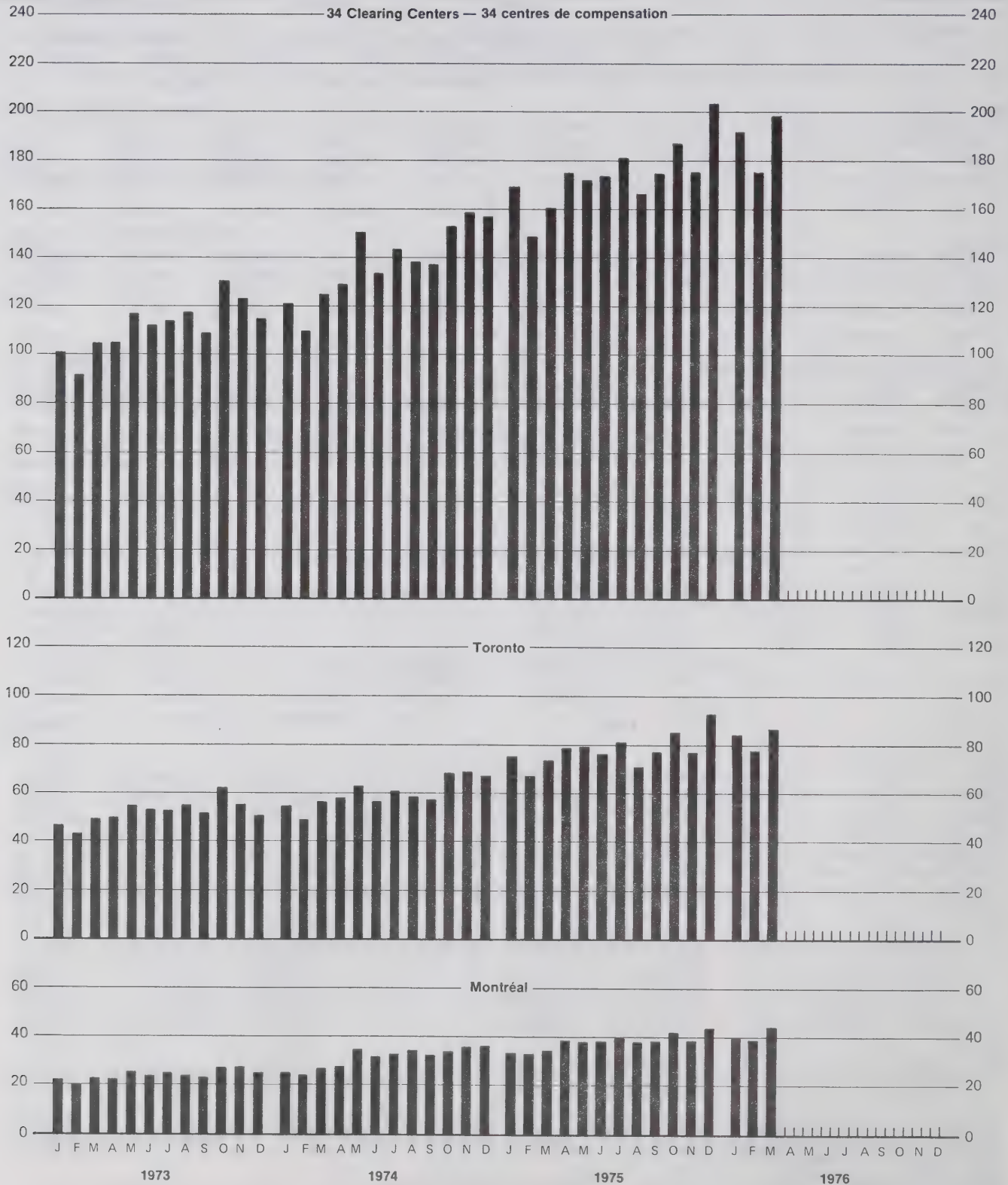
Note: Turnover in the monthly section reflects turnover on an annual basis.

Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.

# Value of Cheques Cashed in Canada Valeur des chèques encaissés au Canada

Billions of dollars  
Milliards de dollars

Billions of dollars  
Milliards de dollars











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CHEQUES CASHEDCHÈQUES ENCAISSÉS

April - 1976 - Avril

With the advent of centralized data processing, Bank Clearing Houses as they were known have been closed down. The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it would be incorrect to assume that this comparison will remain valid through time. An examination is currently underway in an attempt to establish boundaries that can be more precisely defined.

The value of cheques cashed in the 50 clearing centres in April totalled 198,640 million, 11.0% above the value for the corresponding month of 1975. Payments in all of the 10 provinces rose in the comparison. Debits increased in Newfoundland by 94.4%, Prince Edward Island by 15.2%, Nova Scotia by 8.8%, New Brunswick by 28.0%, Quebec by 12.6%, Ontario by 7.7%, Manitoba by 12.8%, Saskatchewan by 32.8%, Alberta by 21.3% and British Columbia by 9.9%.

The Centres

Forty-six of the fifty centres showed a higher value of cheques cashed than in April of 1975. In respect of the major centres, payments increased in Montreal by 17.3%, Toronto by 5.0%, Winnipeg by 12.7% and Vancouver by 18.9%.

Deposit Turnover

The turnover ratio of current deposits (compiled on an annual basis) was 171.19 compared with 161.34 for April 1975. The turnover ratio of savings accounts was 1.18 compared with the April 1975 ratio of 1.29.

Business Finance Division

L'avènement du traitement centralisé des données a fait disparaître les chambres de compensation bancaires dans leur ancienne forme. Les chiffres se rapportant au débit des comptes personnels continuent de rendre compte des données qui correspondent aux anciens centres, mais il serait inexact d'en conclure que cette comparaison sera toujours valable. On étudie actuellement le problème afin d'essayer de déterminer des limites plus précises.

La valeur des chèques encaissés dans 50 centres de compensation en avril s'élevait à 198,640 millions de dollars soit 11.0 % de plus qu'en avril 1975. Les comparaisons pour le mois d'avril montrent que les versements ont augmenté dans les 10 provinces. Les débits ont augmenté de 94.4 % à Terre-Neuve, de 15.2 % dans l'Île-du-Prince-Édouard, de 8.8 % en Nouvelle-Écosse, de 28.0 % au Nouveau-Brunswick, de 12.6 % au Québec, de 7.7 % en Ontario, de 12.8 % au Manitoba, de 32.8 % en Saskatchewan, de 21.3 % en Alberta et de 9.9 % en Colombie-Britannique.

Les centres

Quarante-six des cinquante centres ont enregistré une valeur totale de chèques encaissés supérieure à celle du mois d'avril 1975. Pour ce qui est des grands centres, les versements ont augmenté de 17.3 % à Montréal, de 5.0 % à Toronto, de 12.7 % à Winnipeg et de 18.9 % à Vancouver.

Volumes des transactions

Le taux de transactions sur comptes courants (calculé sur une base annuelle) était de 171.19 comparativement à 161.34 en avril 1975. Le taux de transactions sur comptes d'épargne était de 1.18 comparativement à 1.29 en avril 1975.

Division des finances des entreprises

TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	April - Avril			First four months - Premier quatre mois		
	1975	1976	1976 1975	1975	1976	1976 1975
	\$'000		%	\$'000		%
<u>Newfoundland - Terre-Neuve:</u>						
St. John's .....	648,193	1,212,242	1.87	3,121,064	4,663,336	1.49
<u>Prince Edward Island - Île-du-Prince-Édouard:</u>						
Charlottetown .....	140,303	161,648	1.15	578,927	691,091	1.19
<u>Nova Scotia - Nouvelle-Écosse:</u>						
Glace Bay .....	15,806	16,071	1.02	59,834	69,402	1.16
Halifax .....	1,367,150	1,493,496	1.09	5,195,586	6,113,972	1.18
Sydney .....	150,831	159,658	1.06	516,318	614,343	1.19
Total - 3 centres .....	1,533,787	1,669,225	1.09	5,771,738 <sup>r</sup>	6,797,717	1.18
<u>New Brunswick - Nouveau-Brunswick:</u>						
Fredericton .....	358,132	478,856	1.34	1,449,461	1,845,214	1.27
Moncton .....	370,901	549,966	1.48	1,488,726	2,321,407	1.56
Saint John .....	496,999	540,180	1.09	1,951,371	2,013,564	1.03
Total - 3 centres .....	1,226,032	1,569,002	1.28	4,889,558	6,180,185	1.26
<u>Québec:</u>						
Chicoutimi .....	198,872	214,075	1.08	718,788	763,946	1.06
Drummondville .....	96,295	115,826	1.20	350,188	430,069	1.23
Granby .....	130,970	133,170	1.02	478,481	512,300	1.07
Montréal .....	38,804,429	42,528,846	1.17	139,887,213	165,898,091	1.19
Québec .....	5,558,361	7,410,860	1.33	24,838,110	31,979,500	1.29
St-Hyacinthe .....	135,242	173,036	1.28	545,463	691,109	1.27
Shawinigan .....	41,423	40,030	0.97	162,754	184,397	1.13
Sherbrooke .....	237,386	283,781	1.20	892,962	1,016,057	1.14
Trois-Rivières .....	151,095	174,316	1.15	573,293	641,821	1.20
Valleyfield .....	58,182	66,810	1.15	215,763	249,035	1.15
Total - 10 centres .....	45,412,255	51,140,750	1.13	168,663,015	202,366,325	1.20
<u>Ontario:</u>						
Brantford .....	298,170	369,448	1.24	1,143,250	1,410,948	1.23
Chatham .....	462,219	480,827	1.13	1,992,113	2,322,625	1.17
Cornwall .....	125,386	153,471	1.22	448,870	552,209	1.23
Guelph .....	248,811	216,261	0.87	913,605	890,723	0.98
Hamilton .....	2,786,884	3,179,130	1.14	9,860,182	11,019,660	1.12
Kingston .....	306,899	269,659	0.88	980,241	1,104,957	1.13
Kitchener .....	702,111	896,590	1.28	2,609,982	3,181,731	1.22
London .....	2,131,146	2,132,459	1.00	7,998,190	8,262,233	1.03
Niagara Falls .....	120,247	164,214	1.37	447,268	624,210	1.40
Oshawa .....	1,468,432	1,769,922	1.21	4,706,208	5,930,467	1.26
Ottawa .....	2,699,282	3,080,243	1.14	9,982,536	12,349,513	1.24
Peterborough .....	180,736	203,901	1.13	645,127	825,551	1.28
St. Catharines .....	370,084	1,050,879	2.84	1,335,184	3,090,328	2.31
Sarnia .....	228,858	305,053	1.33	915,887	1,211,297	1.32
Sault Ste. Marie .....	483,927	1,268,025	2.62	1,667,215	5,161,004	3.10
Sudbury .....	256,564	277,137	1.08	915,920	1,047,080	1.14
Thunder Bay .....	309,915	383,739	1.24	1,207,724	1,377,020	1.14
Timmins .....	94,965	115,099	1.21	347,912	427,375	1.23
Toronto .....	79,304,267	83,261,527	1.05	296,337,946	332,143,186	1.12
Windsor .....	1,355,247	1,553,635	1.15	4,647,399	5,391,838	1.16
Total - 20 centres .....	93,934,150	101,131,219	1.08	349,102,759	398,323,955	1.14
<u>Manitoba:</u>						
Brandon .....	80,601	101,465	1.26	327,926	403,942	1.23
Winnipeg .....	7,450,263	8,392,561	1.13	28,913,004	32,737,236	1.13
Total - 2 centres .....	7,530,864	8,494,026	1.13	29,240,930	33,141,178	1.13

<sup>r</sup> Revised figures. - Nombres rectifiés.



TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABEAU 1. Chèques tirés sur les comptes individuels - fin

	April - Avril			First four months - Premier quatre mois		
	1975	1976	1976 1975	1975	1976	1976 1975
	\$'000			\$'000		
<b>Saskatchewan:</b>						
Moose Jaw .....	69,482	84,642	1.22	257,803	328,400	1.27
Prince Albert .....	81,028	93,816	1.16	290,731	350,030	1.20
Regina .....	1,745,802	2,293,893	1.31	7,670,247 <sup>r</sup>	8,343,840	1.09
Saskatoon .....	404,727	582,332	1.44	1,738,425	2,298,610	1.32
Total - 4 centres .....	2,301,039	3,054,683	1.33	9,957,206 <sup>r</sup>	11,320,880	1.14
<b>Alberta:</b>						
Calgary .....	6,638,718	8,573,436	1.29	25,425,648	32,602,541	1.28
Edmonton .....	4,955,823	5,483,229	1.11	17,536,355	21,130,673	1.21
Lethbridge .....	226,299	256,984	1.14	841,762	981,925	1.17
Medicine Hat .....	78,501	121,962	1.55	291,220	423,654	1.45
Total - 4 centres .....	11,899,341	14,435,611	1.21	44,094,985	55,138,793	1.25
<b>British Columbia - Colombie-Britannique:</b>						
Vancouver .....	11,044,587	13,094,628	1.19	41,865,795	50,515,058	1.21
Victoria .....	3,257,313	2,618,675	0.80	10,326,125	10,135,224	0.98
Total - 2 centres .....	14,301,900	15,713,303	1.10	52,191,920	60,650,282	1.16
Total - 50 centres .....	178,927,864	198,581,709	1.11	667,612,102 <sup>r</sup>	779,273,742	1.17

<sup>r</sup> Revised figures. - Nombres rectifiés.

TABLE 2. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABEAU 2. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years - Années représentatives	Canada	Atlantic Provinces - Provinces de l'Atlantique	Québec	Ontario	Prairie Provinces - Provinces des Prairies	British Columbia - Colombie- Britannique
	thousands of dollars - milliers de dollars					
1924 .....	8,367,600(1)	198,755	2,551,002	3,390,765	1,672,167	554,911
1925 .....	8,379,244	173,903	2,572,073	3,331,100	1,733,766	568,402
1929 .....	15,128,086	256,132	5,368,501	6,193,617(2)	2,267,513	1,042,323
1930 .....	12,200,559	223,181	4,256,833	4,997,666	1,918,285	804,594
1933 .....	7,563,230	139,609	2,223,510	3,321,596	1,447,610(3)	430,905
1935 .....	9,373,617	162,693	2,715,199	4,456,592	1,515,147	523,986
1940 .....	10,980,511	266,334	3,348,287	4,832,544	1,831,987	701,359
1945 .....	19,687,569	438,814	5,718,120	9,148,327(4)	3,155,701	1,226,607
1950 .....	28,479,818	741,739(5)	8,573,674	12,251,900(6)	4,535,188	2,377,317
1953 .....	46,052,054	1,308,325	12,772,355	21,057,509	7,424,561	3,489,304
1955 .....	50,423,525	1,303,099	14,788,898	23,310,603	7,186,762	3,834,163
1960 .....	86,483,032	1,722,814	25,948,460	41,245,250	11,854,944	5,711,564
1965 .....	151,912,854	2,848,098	46,327,562	71,344,248	21,367,451	10,025,495
1966 .....	164,468,679	3,741,594	50,492,090	74,448,949	23,635,422	12,150,624
1967 .....	186,371,314	4,101,034	59,959,630	83,315,456	26,175,664	12,819,530
1968 .....	194,265,264	4,573,608	55,578,341	91,605,644	28,692,211	13,815,460
1969 .....	222,962,120	5,280,103	62,790,042	107,578,612	29,912,495	17,400,868
1970 .....	246,419,755	6,293,165	64,022,539	124,231,461(7)	33,789,786	18,082,804
1971 .....	276,375,491	6,450,852	73,523,031	142,331,377	34,271,238	19,798,993
1972 .....	318,874,090	6,964,659	82,703,507	166,730,460	38,876,978	23,598,486
1973 .....	400,886,703	7,678,230	99,062,210	219,141,662	46,110,485	28,894,116
1974 .....	485,221,972 <sup>r</sup>	9,982,756 <sup>r</sup>	119,496,097	253,599,195	62,417,210 <sup>r</sup>	39,726,714
1975 .....	653,306,843 <sup>r</sup>	11,756,747	165,618,285	340,446,770	83,293,121 <sup>r</sup>	52,191,920
1976 .....	758,886,600	15,112,279	198,893,648	384,629,540	99,600,851	60,650,282

(1) Original 31 centres. - À l'origine, 31 centres. (2) Includes Sarnia as of January 1926 and Sudbury as of September 1929. - Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929. (3) Weyburn branches absorbed by Imperial Bank, May 1931. - Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931. (4) St. Catharines data added as of May 1941. - Données sur St. Catharines ajoutées à partir de mai 1941. (5) St. John's, Newfoundland, data added as of April 1949. - Données sur St. John's, Terre-Neuve, à partir d'avril 1949. (6) Cornwall data added as of May 1950. - Données sur Cornwall à partir de mai 1950. (7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure. - En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William. <sup>r</sup> Revised figures. - Nombres rectifiés.

TABLE 3. Cheques Cashed by Type of Account

TABLÉAU 3. Chèques tirés par type de compte

	April - Avril					
	Current - Courant		Savings - Épargne		Personal chequing - Chèques personnels	
	1975	1976	1975	1976	1975	1976
	thousands of dollars - milliers de dollars					
<u>Newfoundland - Terre-Neuve:</u>						
St. John's .....	584,265	1,142,911	40,984	42,357	22,944	26,974
<u>Prince Edward Island - Île-du-Prince-Édouard:</u>						
Charlottetown .....	124,629	145,514	8,263	7,372	7,411	8,762
<u>Nova Scotia - Nouvelle-Écosse:</u>						
Glace Bay .....	12,816	12,548	1,680	1,933	1,310	1,590
Halifax .....	1,267,445	1,379,775	45,374	50,047	54,331	63,674
Sydney .....	138,208	144,508	5,592	6,120	7,031	9,030
Total - 3 centres .....	1,418,469	1,536,831	52,646	58,100	62,672	74,294
<u>New Brunswick - Nouveau-Brunswick:</u>						
Fredericton .....	334,076	450,777	12,446	15,303	11,610	12,776
Moncton .....	345,358	519,259	12,024	14,358	13,519	16,349
Saint John .....	460,657	495,849	19,522	24,413	16,820	19,918
Total - 3 centres .....	1,140,091	1,465,885	43,992	54,074	41,949	49,043
<u>Québec:</u>						
Chicoutimi .....	183,475	197,330	9,700	9,665	5,697	7,080
Drummondville .....	88,953	107,691	5,907	6,142	1,435	1,993
Granby .....	119,929	123,017	8,161	6,332	2,880	3,821
Montréal .....	37,329,004	40,918,640	1,169,367	1,226,290	306,058	383,916
Québec .....	5,366,180	7,200,868	166,056	181,135	26,125	28,857
St-Hyacinthe .....	122,133	157,709	10,744	12,537	2,365	2,790
Shawinigan .....	36,340	34,409	3,591	3,929	1,492	1,692
Sherbrooke .....	207,625	255,483	20,010	17,728	9,751	10,570
Trois-Rivières .....	136,810	159,558	10,014	9,597	4,271	5,161
Valleyfield .....	51,269	59,321	5,092	5,104	1,821	2,385
Total - 10 centres .....	43,641,718	49,214,026	1,408,642	1,478,459	361,895	448,265
<u>Ontario:</u>						
Brantford .....	266,971	335,725	19,239	18,358	11,960	15,365
Chatham .....	438,535	454,106	12,611	14,984	11,073	11,737
Cornwall .....	111,732	136,022	7,909	10,058	5,745	7,391
Guelph .....	219,878	181,446	16,642	19,528	12,291	15,287
Hamilton .....	2,567,415	2,946,186	128,146	134,899	91,323	98,045
Kingston .....	258,506	213,661	24,910	28,814	23,483	27,184
Kitchener .....	639,934	828,022	33,506	35,971	28,671	32,597
London .....	2,002,760	1,991,923	71,906	74,541	56,480	65,995
Niagara Falls .....	101,401	138,012	10,843	13,779	8,003	12,423
Oshawa .....	1,427,616	1,721,735	23,332	28,175	17,484	20,012
Ottawa .....	2,405,313	2,760,509	157,723	163,790	136,246	155,944
Peterborough .....	151,226	169,761	15,068	17,197	14,442	16,943
St. Catharines .....	327,577	1,002,396	23,741	26,555	18,766	21,928
Sarnia .....	198,021	267,756	16,930	20,299	13,907	16,998
Sault Ste. Marie .....	457,792	1,234,605	14,466	19,629	11,669	13,791
Sudbury .....	212,712	225,356	26,128	29,352	17,724	22,429
Thunder Bay .....	263,660	334,164	24,409	27,081	21,846	22,494
Timmins .....	80,375	95,462	9,600	13,550	4,990	6,087
Toronto .....	77,114,459	80,916,948	1,434,556	1,644,160	755,250	700,419
Windsor .....	1,264,853	1,444,943	56,102	68,007	34,292	40,685
Total - 20 centres .....	90,510,736	97,398,738	2,127,769	2,408,727	1,295,645	1,323,754
<u>Manitoba:</u>						
Brandon .....	63,000	77,608	8,770	12,534	8,831	11,323
Winnipeg .....	7,206,564	8,101,014	122,527	147,520	121,172	144,027
Total 2 centres .....	7,269,564	8,178,622	131,297	160,054	130,003	155,350

TABLE 3. Cheques Cashed by Type of Account — Concluded

TABLEAU 3. Chèques tirés par type de compte — fin

	Current — Courant		Savings — Épargne		Personal chequing — Chèques personnels	
	April — Avril					
	1975	1976	1975	1976	1975	1976
	thousands of dollars — milliers de dollars					
<u>Saskatchewan</u>						
Moose Jaw .....	52,024	62,251	8,084	9,336	9,374	13,055
Prince Albert .....	68,543	77,217	4,492	6,615	7,993	9,984
Regina .....	1,608,629	2,197,363	35,297	43,655	51,876 <sup>r</sup>	52,875
Saskatoon .....	339,912	497,969	24,481	31,865	40,334	52,498
Total — 4 centres .....	2,069,108	2,834,800	72,354	91,471	109,577 <sup>r</sup>	128,412
<u>Alberta</u>						
Calgary .....	6,276,758	8,150,654	162,048	156,915	199,912	265,867
Edmonton .....	4,670,274	5,096,015	118,442	144,044	167,107	243,170
Lethbridge .....	189,310	213,818	13,236	14,065	23,753	29,101
Medicine Hat .....	62,741	94,369	5,921	7,837	9,839	19,756
Total — 4 centres .....	11,199,083	13,554,856	299,647	322,861	400,611	557,894
<u>British Columbia — Colombie-Britannique</u>						
Vancouver .....	10,283,994	12,272,812	380,585	407,225	380,008	414,591
Victoria .....	3,114,627	2,467,132	74,090	76,566	68,596	74,977
Total — 2 centres .....	13,398,621	14,739,944	454,675	483,791	448,604	489,568
Total — 50 centres .....	171,356,284	190,212,127	4,640,269	5,107,266	2,881,311 <sup>r</sup>	3,262,316

<sup>r</sup> Revised figures. — Nombres rectifiés.

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) — Courant(1)			Savings — Épargne		
	Cheques cashed — Chèques encaissés	Deposits(2) — Dépôts(2)	Turnover — Rotation	Cheques cashed — Chèques encaissés	Deposits — Dépôts	Turnover — Rotation
	\$'000			\$'000		
1971 .....	885,371,891	7,715,954(3)	114.75	34,090,452	22,798,922(3)	1.50
1972 .....	1,028,679,510	9,095,564(3)	113.10	38,253,735	26,201,294(3)	1.46
1973 .....	1,325,656,531	10,214,452(3)	129.78	44,318,965	29,464,452(3)	1.50
1974 .....	1,641,157,509 <sup>r</sup>	11,124,141(3)	147.53 <sup>r</sup>	57,622,225 <sup>r</sup>	38,269,960(3)	1.51 <sup>r</sup>
1975 .....	2,074,332,993 <sup>r</sup>	13,131,134(3)	157.97 <sup>r</sup>	64,194,432	44,540,450(3)	1.44
1975 — April — Avril .....	174,237,595 <sup>r</sup>	12,961,995	161.34 <sup>r</sup>	4,640,269	42,980,347	1.29
May — Mai .....	169,451,821	12,644,479	160.81	6,387,155	43,319,438	1.77
June — Juin .....	173,119,135	13,383,069	155.22	4,989,722	43,947,051	1.36
July — Juillet .....	180,786,725	13,661,102	158.80	5,158,635	44,798,150	1.38
August — Août .....	165,326,229	13,157,396	150.78	4,840,222	45,592,824	1.27
September — Septembre ...	173,548,627	13,403,780	155.40	5,395,100	46,539,407	1.39
October — Octobre .....	187,203,630	13,741,128	163.49	5,265,566	47,710,001	1.32
November — Novembre ....	173,589,230	13,901,776	149.88	6,579,506	47,165,146	1.67
December — Décembre ....	203,818,295	14,668,660	166.74	5,455,725	45,793,533	1.43
1976 — January — Janvier .....	191,711,580	14,362,469	160.18	5,036,073	47,788,235	1.26
February — Février .....	175,259,133	13,273,008	158.45	4,912,448	49,296,199	1.39
March — Mars .....	198,435,733	13,246,879	179.76	5,337,066	50,222,728	1.28
April — Avril .....	193,130,497	13,538,056	171.19	5,107,266	51,843,163	1.18

(1) Includes cheques cashed against personal chequing accounts. — Comprend les chèques tirés sur les comptes chèques personnels. (2) Excludes federal government deposits. — Dépôts du gouvernement fédéral exclus. (3) Average deposits for the year. — Moyenne des dépôts de l'année.

Note: Turnover in the monthly section reflect turnover on an annual basis.

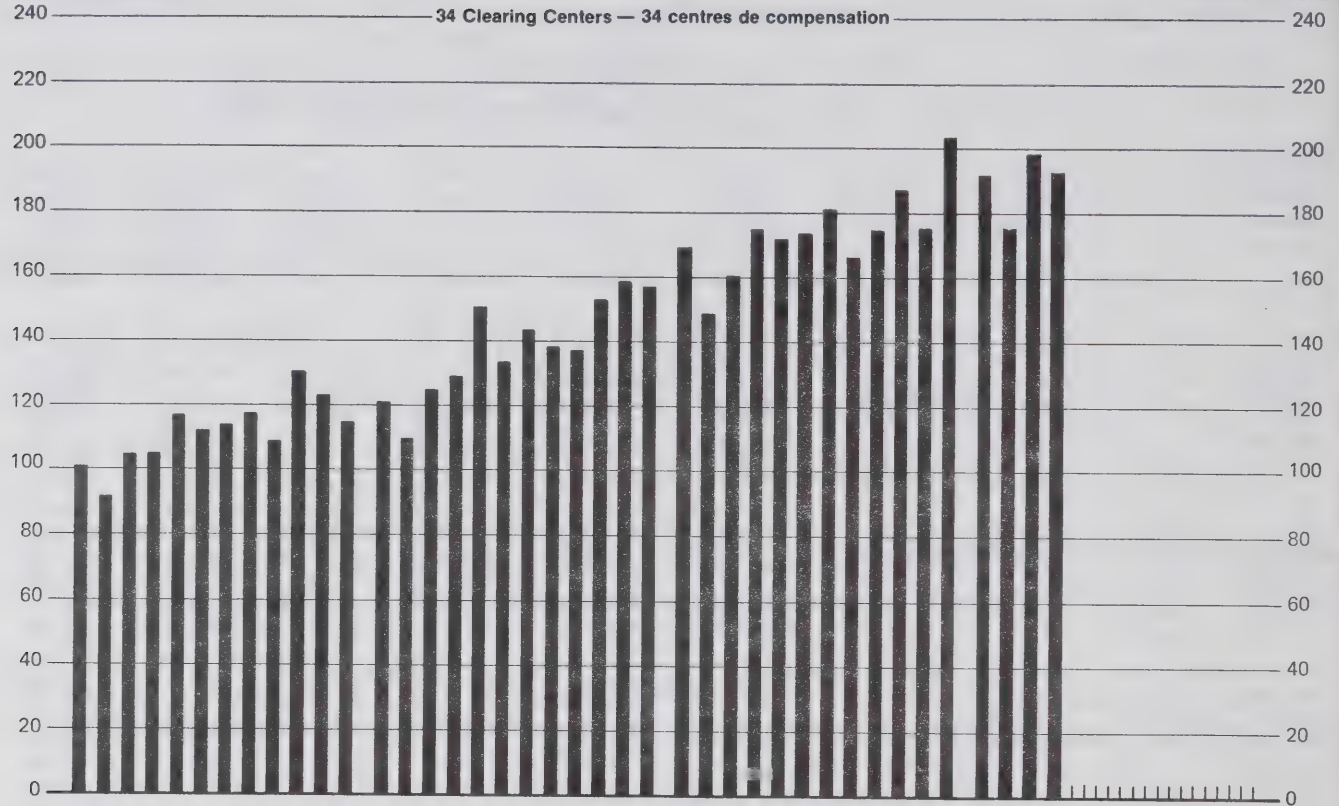
Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.



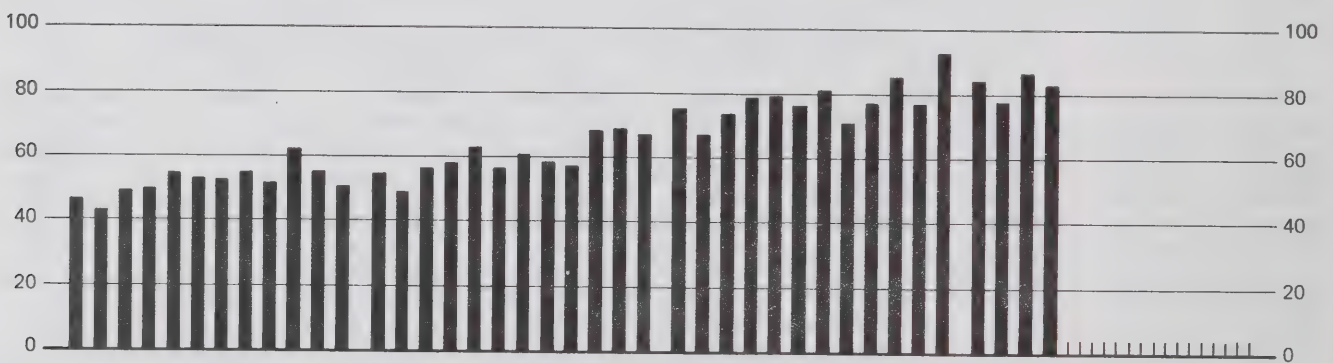
# Value of Cheques Cashed in Canada Valeur des chèques encaissés au Canada

Billions of dollars  
Milliards de dollars

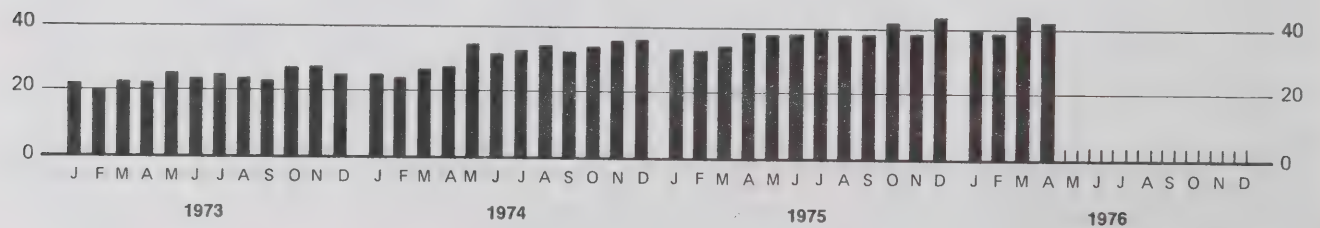
Billions of dollars  
Milliards de dollars



Toronto



Montréal











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CHEQUES CASHEDCHEQUES ENCAISSÉSGovernment  
Publications

May - 1976 - Mai

With the advent of centralized data processing, Bank Clearing Houses as they were known have been closed down. The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it would be incorrect to assume that this comparison will remain valid through time. An examination is currently underway in an attempt to establish boundaries that can be more precisely defined.

The value of cheques cashed in the 50 clearing centres in May totalled \$197,829 million, 12.5% above the value for the corresponding month of 1975. Payments in all of the 10 provinces rose in the comparison. Debits increased in Newfoundland by 45.1%, Prince Edward Island by 36.5%, Nova Scotia by 18.0%, New Brunswick by 14.6%, Quebec by 16.1%, Ontario by 6.4%, Manitoba by 17.0%, Saskatchewan by 26.7%, Alberta by 30.9% and British Columbia by 20.5%.

The Centres:

Forty-nine of the fifty centres showed a higher value of cheques cashed than in May of 1975. In respect of the major centres, payments increased in Montreal by 14.2%, Toronto by 4.4%, Winnipeg by 17.0% and Vancouver by 23.0%.

Deposit Turnover:

The turnover ratio of current deposits (compiled on an annual basis) was 165.42 compared with 160.81 for May 1975. The turnover ratio of savings accounts was 1.32 compared with the May 1975 ratio of 1.77.

Business Finance Division

L'avènement du traitement centralisé des données a fait disparaître les chambres de compensation bancaires dans leur ancienne forme. Les chiffres se rapportant au débit des comptes personnels continuent de rendre compte des données qui correspondent aux anciens centres, mais il serait inexact d'en conclure que cette comparaison sera toujours valable. On étudie actuellement le problème afin d'essayer de déterminer des limites plus précises.

La valeur des chèques encaissés dans 50 centres de compensation en mai s'élevait à \$197,829 millions de dollars soit 12.5 % de plus qu'en mai 1975. Les comparaisons pour le mois de mai montrent que les versements ont augmenté dans les 10 provinces. Les débits ont augmenté de 45.1 % en Terre-Neuve, de 36.5 % dans l'Île-du-Prince-Édouard, de 18.0 % en Nouvelle-Écosse, de 14.6 % au Nouveau-Brunswick, de 16.1 % au Québec, de 6.4 % en Ontario, de 17.0 % au Manitoba, de 26.7 % en Saskatchewan, de 30.9 % en Alberta et de 20.5 % en Colombie-Britannique.

Les centres:

Quarante-neuf des cinquante centres ont enregistré une valeur totale de chèques encaissés supérieure à celle du mois mai 1975. Pour ce qui est des grands centres, les versements ont augmenté de 14.2 % à Montréal, de 4.4 % à Toronto, de 17.0 % à Winnipeg et de 23.0 % à Vancouver.

Volumes des transactions:

Le taux de transactions sur comptes courants (calculé sur une base annuelle) était de 165.42 comparativement à 160.81 en mai 1975. Le taux de transactions sur comptes d'épargne était de 1.32 comparativement à 1.77 en mai 1975.

Division des finances des entreprises

August - 1976 - Août  
5-4404-509

TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	May - Mai			First five months - Cinq premiers mois		
	1975	1976	1976 1975	1975	1976	1976 1975
	\$'000			\$'000		
<b>Newfoundland - Terre-Neuve:</b>						
St. John's .....	941,760	1,366,253	1.45	4,062,824	6,029,589	1.48
<b>Prince Edward Island - Île-du-Prince-Édouard:</b>						
Charlottetown .....	128,979	175,988	1.36	707,906	867,079	1.22
<b>Nova Scotia - Nouvelle-Écosse:</b>						
Glace Bay .....	16,283	17,809	1.09	76,117	87,211	1.15
Halifax .....	1,284,647	1,531,951	1.19	6,480,233	7,645,923	1.18
Sydney .....	137,661	148,037	1.08	653,979 <sup>r</sup>	762,380	1.17
Total - 3 centres .....	1,438,591	1,697,797	1.18	7,210,329 <sup>r</sup>	8,495,514	1.18
<b>New Brunswick - Nouveau-Brunswick:</b>						
Fredericton .....	390,844	591,873	1.51	1,840,305	2,437,087	1.32
Moncton .....	565,840	558,181	0.99	2,054,566	2,879,588	1.40
Saint John .....	511,794	532,081	1.04	2,463,165	2,545,645	1.03
Total - 3 centres .....	1,468,478	1,682,135	1.15	6,358,036	7,862,320	1.24
<b>Québec:</b>						
Chicoutimi .....	208,519	237,234	1.14	927,307	1,001,180	1.08
Drummondville .....	101,775	111,828	1.10	451,963	541,897	1.20
Granby .....	127,661	155,545	1.22	606,142	667,845	1.10
Montréal .....	38,215,478	43,647,146	1.14	178,102,691	209,545,237	1.18
Québec .....	5,899,785	7,528,622	1.28	30,737,895	39,508,122	1.29
St-Hyacinthe .....	157,964	212,583	1.35	703,427	903,692	1.28
Shawinigan .....	47,309	52,142	1.10	210,063	236,539	1.13
Sherbrooke .....	237,814	304,546	1.28	1,130,776	1,320,603	1.17
Trois-Rivières .....	162,979	188,048	1.15	736,272	829,869	1.13
Valleyfield .....	66,615	76,075	1.14	282,378	325,110	1.15
Total - 10 centres .....	45,225,899	52,513,769	1.16	213,888,914	254,880,094	1.19
<b>Ontario:</b>						
Brantford .....	291,093	354,549	1.22	1,434,343	1,765,497	1.23
Chatham .....	290,313	433,577	1.49	2,282,426	2,756,202	1.21
Cornwall .....	124,652	145,883	1.17	573,522	698,092	1.22
Guelph .....	211,925	243,836	1.15	1,125,530	1,134,559	1.01
Hamilton .....	2,734,639	3,003,714	1.10	12,594,821	14,023,374	1.11
Kingston .....	274,915	300,985	1.09	1,255,156	1,405,942	1.12
Kitchener .....	801,945	982,417	1.23	3,411,927	4,164,148	1.22
London .....	2,129,842	2,271,101	1.07	10,128,032	10,533,334	1.04
Niagara Falls .....	117,654	169,892	1.44	564,922	794,102	1.41
Oshawa .....	1,428,361	1,509,947	1.06	6,134,569	7,440,414	1.21
Ottawa .....	2,659,889	2,918,691	1.10	12,642,425	15,268,204	1.21
Peterborough .....	205,273	225,384	1.10	850,400	1,050,935	1.24
St. Catharines .....	375,614	1,080,595	2.88	1,710,798	4,170,923	2.44
Sarnia .....	264,143	336,306	1.27	1,180,030	1,547,603	1.31
Sault Ste. Marie .....	422,035	676,237	1.60	2,089,250	5,837,241	2.79
Sudbury .....	265,423	266,555	1.00	1,181,343	1,313,635	1.11
Thunder Bay .....	307,356	371,245	1.21	1,515,080	1,748,265	1.15
Timmins .....	107,924	128,769	1.19	455,836	556,144	1.22
Toronto .....	79,619,189	83,094,669	1.04	375,957,135	415,237,855	1.10
Windsor .....	1,272,346	1,412,889	1.11	5,919,745	6,804,727	1.15
Total - 20 centres .....	93,904,531	99,927,241	1.06	443,007,290	498,251,196	1.12
<b>Manitoba:</b>						
Brandon .....	91,457	111,124	1.22	419,383	515,066	1.23
Winnipeg .....	6,918,787	8,093,104	1.17	35,831,791	40,830,340	1.14
Total - 2 centres .....	7,010,244	8,204,228	1.17	36,251,174	41,345,406	1.14

<sup>r</sup> Revised figures. - Nombres rectifiés.

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	May - Mai			First five months - Cinq premiers mois		
	1975	1976	1976 1975	1975	1976	1976 1975
	\$'000			\$'000		
<b>Saskatchewan:</b>						
Moose Jaw .....	81,983	101,518	1.24	339,786	429,918	1.27
Prince Albert .....	82,777	95,182	1.15	373,508	445,212	1.19
Regina .....	1,820,398	2,229,619	1.22	9,490,645 <sup>r</sup>	10,573,459	1.11
Saskatoon .....	402,754	599,476	1.49	2,141,179	2,898,086	1.35
Total - 4 centres .....	2,387,912	3,025,795	1.27	12,345,118 <sup>r</sup>	14,346,675	1.16
<b>Alberta:</b>						
Calgary .....	5,600,266	7,698,476	1.37	31,025,914	40,301,017	1.30
Edmonton .....	4,841,086	5,994,707	1.23	22,377,441	27,125,380	1.21
Lethbridge .....	222,828	262,477	1.18	1,064,590	1,244,402	1.17
Medicine Hat .....	86,289	116,185	1.35	377,509	539,839	1.43
Total - 4 centres .....	10,750,469	14,071,845	1.31	54,845,454	69,210,638	1.26
<b>British Columbia - Colombie-Britannique:</b>						
Vancouver .....	10,493,498	12,909,836	1.23	52,359,293	63,424,894	1.21
Victoria .....	2,088,615	2,254,591	1.08	12,414,740	12,389,815	1.00
Total - 2 centres .....	12,582,113	15,164,427	1.21	64,774,033	75,814,709	1.17
Total - 50 centres .....	175,838,976	197,829,478	1.13	843,451,078 <sup>r</sup>	977,103,220	1.16

<sup>r</sup> Revised figures. - Nombres rectifiés.

TABLE 2. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 2. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years - Années représentatives	Canada	Atlantic Provinces - Provinces de l'Atlantique	Québec	Ontario	Prairie Provinces - Provinces des Prairies	British Columbia - Colombie- Britannique
	thousands of dollars - milliers de dollars					
1924 .....	10,657,710(1)	249,263	3,201,134	4,310,880	2,200,389	696,044
1925 .....	10,661,063	221,017	3,240,833	4,291,263	2,195,320	712,630
1929 .....	19,255,760	324,976	6,694,400	7,987,367	2,956,913	1,292,104
1930 .....	15,627,428	285,818	5,471,191	6,399,226(2)	2,449,117	1,022,076
1933 .....	10,212,856	185,969	2,942,260	4,489,120	2,038,791(3)	556,716
1935 .....	12,505,825	210,182	3,573,680	5,816,365	2,244,929	660,669
1940 .....	14,352,769	370,775	4,325,526	6,235,612	2,541,802	879,054
1945 .....	26,581,560	603,979	7,658,764	12,330,829(4)	4,318,138	1,669,850
1950 .....	36,469,576	953,471(5)	10,743,830	15,574,074(6)	6,083,703	3,114,498
1953 .....	55,924,384	1,314,811	15,392,320	25,201,755	9,558,673	4,456,825
1955 .....	63,084,617	1,351,953	18,924,010	28,603,222	9,344,705	4,860,727
1960 .....	108,659,710	2,191,534	32,187,836	51,781,571	15,310,045	7,188,724
1965 .....	190,578,227	3,714,732	58,339,484	89,333,567	26,518,105	12,672,339
1966 .....	209,058,238	4,875,810	64,200,511	94,769,977	29,863,930	15,348,010
1967 .....	235,978,674	5,263,841	75,302,095	105,316,724	33,808,312	16,287,702
1968 .....	247,576,218	5,840,490	71,222,842	116,303,855	36,569,414	17,639,617
1969 .....	284,117,257	6,755,656	79,349,429	137,841,755	38,151,072	22,019,345
1970 .....	308,630,218	7,891,418	79,963,211	156,086,332(7)	41,985,009	22,704,248
1971 .....	343,892,094	8,074,500	91,252,260	176,526,591	43,135,471	24,903,272
1972 .....	406,530,893	8,835,639	106,755,808	211,531,191	49,242,607	30,165,648
1973 .....	517,552,925	9,925,472	128,820,016	282,093,015	59,292,859	37,421,563
1974 .....	635,582,393	12,831,812	159,956,872	327,717,346	83,026,575	52,049,788
1975 .....	825,166,873 <sup>r</sup>	15,060,788 <sup>r</sup>	209,971,362	431,918,944	103,441,746 <sup>r</sup>	64,774,033
1976 .....	951,860,976	19,100,745	250,373,962	481,668,841	124,902,719	75,814,709

(1) Original 31 centres. - A l'origine, 31 centres. (2) Includes Sarnia as of January 1926 and Sudbury as of September 1929. - Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929. (3) Weyburn branches absorbed by Imperial Bank, May 1931. - Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931. (4) St. Catharines data added as of May 1941. - Données sur St. Catharines ajoutées à partir de mai 1941. (5) St. John's, Newfoundland, data added as of April 1949. - Données sur St. John's, Terre-Neuve, à partir d'avril 1949. (6) Cornwall data added as of May 1950. - Données sur Cornwall à partir de mai 1950. (7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure. - En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William. <sup>r</sup> Revised figures. - Nombres rectifiés.



TABLE 3. Cheques Cashied by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	May - Mai					
	Current — Courant		Savings — Épargne		Personal chequing — Chèques personnels	
	1975	1976	1975	1976	1975	1976
	thousands of dollars — milliers de dollars					
<b>Newfoundland — Terre-Neuve:</b>						
St. John's .....	851,660	1,290,400	63,761	46,962	26,339	28,891
<b>Prince Edward Island — Île-du-Prince-Édouard:</b>						
Charlottetown .....	112,980	155,992	7,290	8,564	8,709	11,432
<b>Nova Scotia — Nouvelle-Écosse:</b>						
Glace Bay .....	12,739	13,726	2,068	2,368	1,476	1,715
Halifax .....	1,176,221	1,405,503	50,232	58,155	58,194	68,293
Sydney .....	122,976	131,534	7,290	7,402	7,395	9,101
Total — 3 centres .....	1,311,936	1,550,763	59,590	67,925	67,065	79,109
<b>New Brunswick — Nouveau-Brunswick:</b>						
Fredericton .....	362,509	557,695	14,772	19,008	13,563	15,170
Moncton .....	535,081	524,611	14,669	15,506	16,090	18,064
Saint John .....	467,084	482,827	26,406	27,096	18,304	22,158
Total — 3 centres .....	1,364,674	1,565,133	55,847	61,610	47,957	55,392
<b>Québec:</b>						
Chicoutimi .....	190,713	216,472	10,859	12,599	6,947	8,163
Drummondville .....	93,201	101,842	6,830	7,453	1,744	2,533
Granby .....	113,170	142,261	10,727	8,222	3,764	5,062
Montréal .....	35,500,556	41,857,818	2,370,554	1,392,757	344,368	396,571
Québec .....	5,667,590	7,263,439	200,724	229,041	31,471	36,142
St-Hyacinthe .....	138,517	191,576	16,071	17,341	3,376	3,666
Shawinigan .....	40,889	45,136	4,301	4,730	2,119	2,276
Sherbrooke .....	208,296	272,029	18,585	20,654	10,933	11,863
Trois-Rivières .....	144,921	169,561	12,985	12,924	5,073	5,563
Valleyfield .....	55,343	66,365	9,203	7,212	2,069	2,498
Total — 10 centres .....	42,153,196	50,326,499	2,660,839	1,712,933	411,864	474,337
<b>Ontario:</b>						
Brantford .....	252,710	315,207	24,364	22,912	14,019	16,430
Chatham .....	262,072	402,508	15,933	17,778	12,308	13,291
Cornwall .....	108,393	124,724	9,833	12,523	6,426	8,636
Guelph .....	178,267	203,800	19,468	22,931	14,190	17,105
Hamilton .....	2,487,180	2,728,077	152,545	171,993	94,914	103,644
Kingston .....	213,070	235,088	33,992	35,937	27,853	29,960
Kitchener .....	729,410	901,228	40,868	42,012	31,667	39,177
London .....	1,957,446	2,113,909	107,207	86,258	65,189	70,934
Niagara Falls .....	94,076	139,782	15,065	17,050	8,513	13,060
Oshawa .....	1,379,396	1,452,338	30,246	35,848	18,719	21,761
Ottawa .....	2,330,735	2,562,054	178,347	187,082	150,807	169,555
Peterborough .....	167,755	183,414	21,613	22,551	15,905	19,419
St. Catharines .....	327,712	1,009,089	27,427	47,734	20,475	23,772
Sarnia .....	228,315	290,602	20,882	27,047	14,946	18,657
Sault Ste. Marie .....	386,813	637,342	20,538	23,590	14,684	15,305
Sudbury .....	216,659	210,227	29,220	32,877	19,544	23,451
Thunder Bay .....	254,382	311,970	29,086	33,409	23,888	25,866
Timmins .....	91,168	103,940	11,097	18,282	5,659	6,547
Toronto .....	77,299,472	80,505,004	1,594,706	1,806,280	725,011	783,385
Windsor .....	1,144,814	1,280,519	80,277	88,594	47,255	43,776
Total — 20 centres .....	90,109,845	95,710,822	2,462,714	2,752,688	1,331,972	1,463,731
<b>Manitoba:</b>						
Brandon .....	68,412	81,666	12,110	16,530	10,935	12,928
Winnipeg .....	6,608,024	7,738,130	151,146	173,712	159,617	181,262
Total 2 centres .....	6,676,436	7,819,796	163,256	190,242	170,552	194,190

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	May - Mai					
	Current - Courant		Savings - Épargne		Personal chequing - Chèques personnels	
	1975	1976	1975	1976	1975	1976
	thousands of dollars - milliers de dollars					
<b>Saskatchewan:</b>						
Moose Jaw .....	61,279	73,904	10,009	13,371	10,695	14,243
Prince Albert .....	68,139	77,476	5,946	7,904	8,692	9,802
Regina .....	1,734,734	2,114,642	40,509	54,045	45,155	60,932
Saskatoon .....	332,101	511,463	31,067	37,448	39,586	50,565
Total - 4 centres .....	2,196,253	2,777,485	87,531	112,768	104,128	135,542
<b>Alberta:</b>						
Calgary .....	5,281,162	7,254,857	128,667	165,236	190,437	278,383
Edmonton .....	4,509,530	5,575,159	142,326	167,749	189,230	251,799
Lethbridge .....	183,073	216,082	15,729	15,488	24,026	30,907
Medicine Hat .....	65,508	89,161	8,664	10,405	12,117	16,619
Total - 4 centres .....	10,039,273	13,135,259	295,386	358,878	415,810	577,708
<b>British Columbia - Colombie-Britannique:</b>						
Vancouver .....	9,770,109	11,974,311	438,731	478,003	284,658	457,522
Victoria .....	1,933,520	2,080,445	92,210	92,786	62,885	81,360
Total - 2 centres .....	11,703,629	14,054,756	530,941	570,789	347,543	538,882
Total - 50 centres .....	166,519,882	188,386,905	6,387,155	5,883,359	2,931,939	3,559,214

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) - Courant(1)			Savings - Épargne		
	Cheques cashed - Chèques encaissés	Deposits(2) - Dépôts(2)	Turnover - Rotation	Cheques cashed - Chèques encaissés	Deposits - Dépôts	Turnover - Rotation
	\$'000			\$'000		
1971 .....	885,371,891	7,715,954(3)	114.75	34,090,452	22,798,922(3)	1.50
1972 .....	1,028,679,510	9,095,564(3)	113.10	38,253,735	26,201,294(3)	1.46
1973 .....	1,325,656,531	10,214,452(3)	129.78	44,318,965	29,464,452(3)	1.50 <sup>r</sup>
1974 .....	1,641,157,509 <sup>r</sup>	11,124,141(3)	147.53 <sup>r</sup>	57,622,225 <sup>r</sup>	38,269,960(3)	1.51 <sup>r</sup>
1975 .....	2,074,332,993 <sup>r</sup>	13,131,134(3)	157.97 <sup>r</sup>	64,194,432	44,540,450(3)	1.44
1975 - May - Mai .....	169,451,821	12,644,479	160.81	6,387,155	43,319,438	1.77
June - Juin .....	173,119,135	13,383,069	155.22	4,989,722	43,947,051	1.36
July - Juillet .....	180,786,725	13,661,102	158.80	5,158,635	44,798,150	1.38
August - Août .....	165,326,229	13,157,396	150.78	4,840,222	45,592,824	1.27
September - Septembre ...	173,548,627	13,403,780	155.40	5,395,100	46,539,407	1.39
October - Octobre .....	187,293,630	13,741,128	163.49	5,265,566	47,710,001	1.32
November - Novembre .....	173,589,230	13,901,776	149.88	6,579,506	47,165,146	1.67
December - Decembre .....	203,818,295	14,668,660	166.74	5,455,725	45,793,533	1.43
1976 - January - Janvier .....	191,711,580	14,362,469	160.18	5,036,073	47,788,235	1.26
February - Février .....	175,259,133	13,273,008	158.45	4,912,448	49,296,199	1.39
March - Mars .....	198,435,733	13,246,879	179.76	5,337,066	50,222,728	1.28
April - Avril .....	193,130,497	13,538,056	171.19	5,107,266	51,843,163	1.18
May - Mai .....	191,946,119	13,923,818	165.42	5,883,359	53,312,227	1.32

(1) Includes cheques cashed against personal chequing accounts. Comprend les chèques tirés sur les comptes chèques personnels.

(2) Excludes federal government deposits. - Dépôts du gouvernement fédéral exclus. (3) Average deposits for the year. -

Moyenne des dépôts de l'année. <sup>r</sup> Revised figures. - Nombres rectifiés.

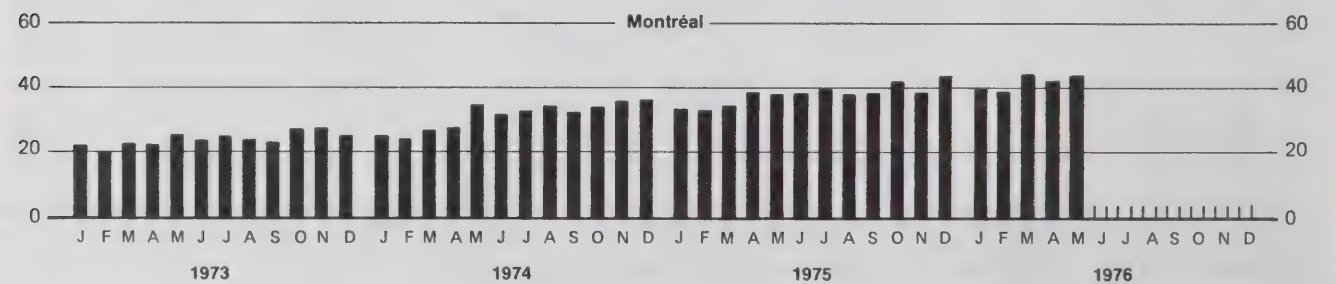
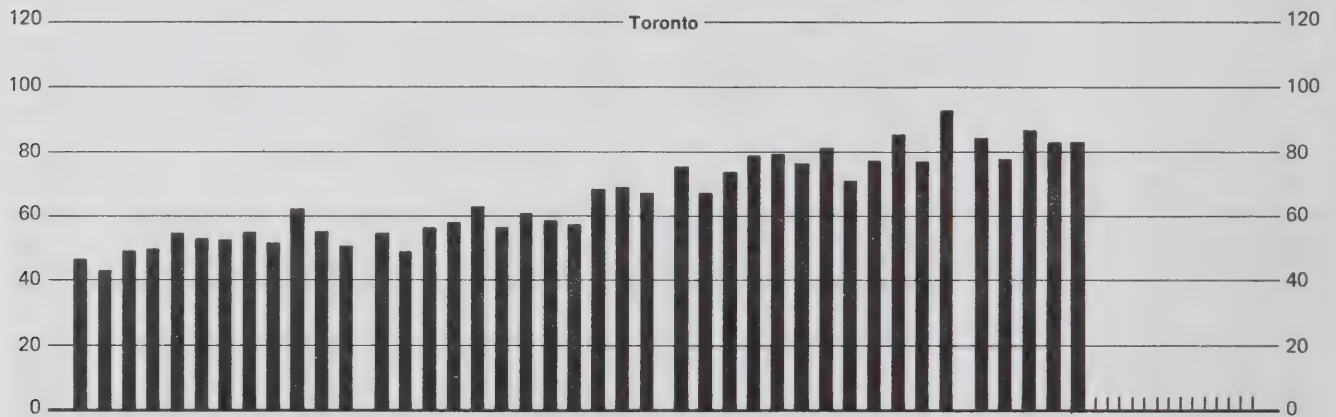
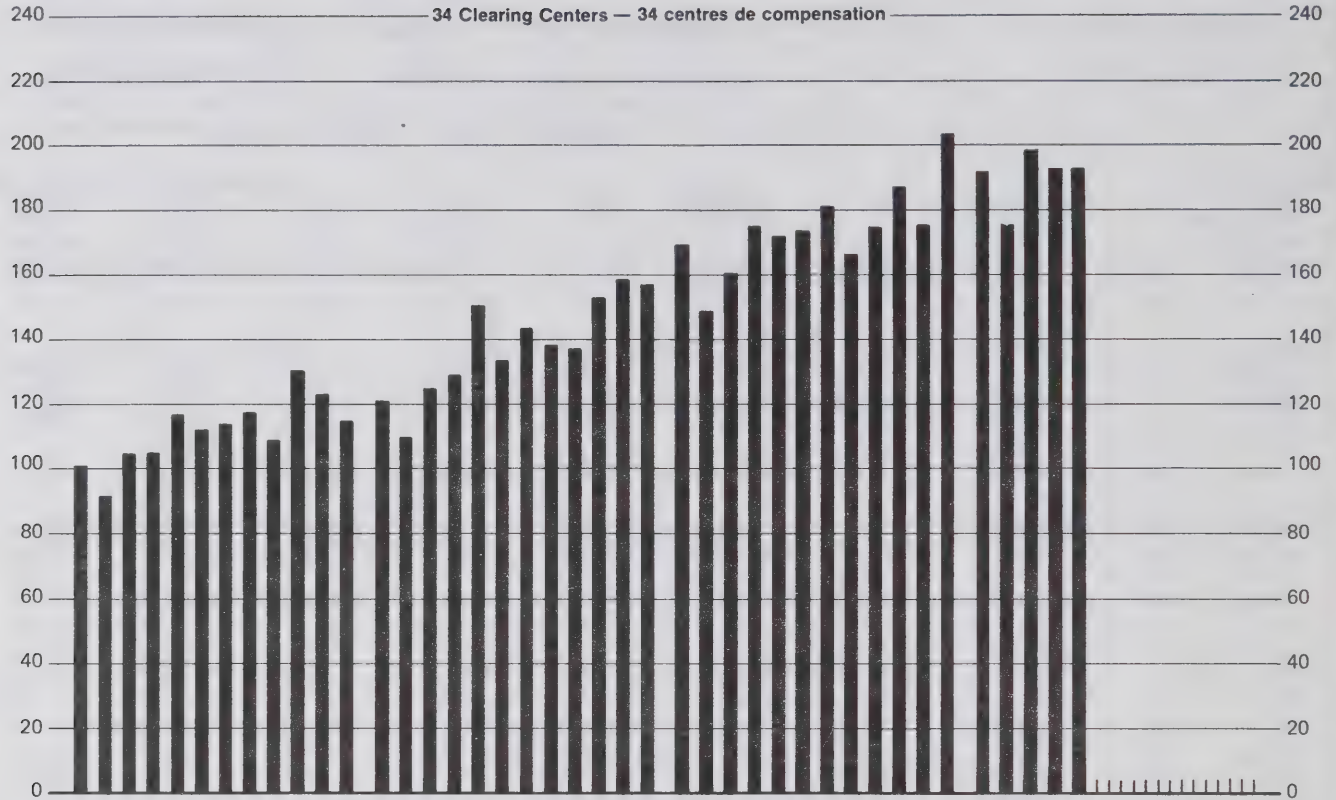
Note: Turnover in the monthly section reflects turnover on an annual basis.

Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.

# Value of Cheques Cashed in Canada Valeur des chèques encaissés au Canada

Billions of dollars  
Milliards de dollars

Billions of dollars  
Milliards de dollars











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CHEQUES CASHEDCHÈQUES ENCAISSÉS

Government  
Publications

JUNE - 1976 - JUIN

With the advent of centralized data processing, Bank Clearing Houses as they were known have been closed down. The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it would be incorrect to assume that this comparison will remain valid through time. An examination is currently underway in an attempt to establish boundaries that can be more precisely defined.

L'avènement du traitement centralisé des données a fait disparaître les chambres de compensation bancaires dans leur ancienne forme. Les chiffres se rapportant au débit des comptes personnels continuent de rendre compte des données qui correspondent aux anciens centres, mais il serait inexact d'en conclure que cette comparaison sera toujours valable. On étudie actuellement le problème afin d'essayer de déterminer des limites plus précises.

The value of cheques cashed in the 50 clearing centres in June totalled \$216,445 million, 21.5% above the value for the corresponding month of 1975. Payments in all of the 10 provinces rose in the comparison. Debits increased in Newfoundland by 6.0%, Prince Edward Island by 30.2%, Nova Scotia by 14.8%, New Brunswick by 4.8%, Quebec by 22.1%, Ontario by 19.7%, Manitoba by 23.8%, Saskatchewan by 30.4%, Alberta by 35.5% and British Columbia by 21.6%.

La valeur des chèques encaissés dans 50 centres de compensation en juin s'élevait à 216,445 millions de dollars soit 21.5 % de plus qu'en juin 1975. Les comparaisons pour le mois de juin montrent que les versements ont augmenté dans les 10 provinces. Les débits ont augmenté de 6.0 % en Terre-Neuve, de 30.2 % dans l'Île-du-Prince-Édouard, de 14.8 % en Nouvelle-Écosse, de 4.8 % au Nouveau-Brunswick, de 22.1 % au Québec, de 19.7 % en Ontario, de 23.8 % au Manitoba, de 30.4 % en Saskatchewan, de 35.5 % en Alberta et de 21.6 % en Colombie-Britannique.

The Centres:Les centres:

Forty-seven of the fifty centres showed a higher value of cheques cashed than in June of 1975. In respect of the major centres, payments increased in Montreal by 25.7%, Toronto by 20.3%, Winnipeg by 23.7% and Vancouver by 26.9%.

Quarante-sept des cinquante centres ont enregistré une valeur totale de chèques encaissés supérieure à celle du mois de juin 1975. Pour ce qui est des grands centres, les versements ont augmenté de 25.1 % à Montréal, de 20.3 % à Toronto, de 23.7 % à Winnipeg et de 26.9 % à Vancouver.

Deposit Turnover:Volumes des transactions:

The turnover ratio of current deposits (compiled on an annual basis) was 175.19 compared with 155.22 for June 1975. The turnover ratio of savings accounts is 1.37 compared with the June 1975 ratio of 1.36.

Le taux de transactions sur comptes courants (calculé sur une base annuelle) était de 175.19 comparativement à 155.22 en juin 1975. Le taux de transactions sur comptes d'épargne est 1.37 comparativement à 1.36 en juin 1975.

Business Finance Division

Division des finances des entreprises

September - 1976 - Septembre  
5-4404-509



TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	June - Juin			First six months - Six premiers mois		
	1975	1976	$\frac{1976}{1975}$	1975	1976	$\frac{1976}{1975}$
	\$'000			\$'000		
<b>Newfoundland - Terre-Neuve:</b>						
St. John's .....	1,080,243	1,144,557	1.06	5,143,067	7,174,146	1.40
<b>Prince Edward Island - Île-du-Prince-Édouard:</b>						
Charlottetown .....	154,880	201,601	1.30	862,786	1,068,680	1.24
<b>Nova Scotia - Nouvelle-Écosse:</b>						
Glace Bay .....	19,095	19,454	1.02	95,212	106,665	1.12
Halifax .....	1,305,769	1,523,114	1.17	7,786,002	9,169,037	1.18
Sydney .....	143,364	142,720	1.00	797,343	905,100	1.14
Total - 3 centres .....	1,468,228	1,685,288	1.15	8,678,557	10,180,802	1.17
<b>New Brunswick - Nouveau-Brunswick:</b>						
Fredericton .....	514,848	464,997	0.90	2,355,153	2,902,084	1.23
Moncton .....	523,124	610,947	1.17	2,577,690	3,490,535	1.35
Saint John .....	525,673	562,960	1.07	2,988,838	3,108,605	1.04
Total - 3 centres .....	1,563,645	1,638,904	1.05	7,921,681	9,501,224	1.20
<b>Québec:</b>						
Chicoutimi .....	190,284	239,173	1.26	1,117,591	1,240,353	1.11
Drummondville .....	101,124	113,643	1.12	553,087	655,540	1.19
Granby .....	142,784	160,704	1.13	748,926	828,549	1.11
Montréal .....	38,625,509	48,562,870	1.26	216,728,200	258,108,107	1.19
Québec .....	7,736,292	8,040,368	1.04	38,474,187	47,548,490	1.24
St-Hyacinthe .....	159,597	204,525	1.28	863,024	1,108,217	1.28
Shawinigan .....	40,873	50,784	1.24	250,936	287,323	1.15
Sherbrooke .....	251,136	327,593	1.30	1,381,912	1,648,196	1.19
Trois-Rivières .....	159,872	184,977	1.16	896,144	1,014,846	1.13
Valleyfield .....	66,224	77,118	1.17	348,602	402,228	1.15
Total - 10 centres .....	47,473,695	57,961,755	1.22	261,362,609	312,841,849	1.20
<b>Ontario:</b>						
Brantford .....	301,243	387,050	1.29	1,735,586	2,152,547	1.24
Chatham .....	333,721	505,986	1.52	2,616,147	3,262,188	1.25
Cornwall .....	131,686	168,005	1.28	705,208	866,097	1.23
Guelph .....	243,375	260,396	1.07	1,368,905	1,394,955	1.02
Hamilton .....	2,725,295	3,137,856	1.15	15,320,116	17,161,230	1.12
Kingston .....	246,441	288,182	1.17	1,501,597	1,694,124	1.13
Kitchener .....	768,890	947,585	1.23	4,180,817	5,111,733	1.22
London .....	2,261,136	2,416,507	1.07	12,389,168	12,949,841	1.05
Niagara Falls .....	132,920	183,683	1.38	697,842	977,785	1.40
Oshawa .....	1,428,027	1,524,658	1.07	7,562,596	8,965,072	1.19
Ottawa .....	3,033,970	2,916,298	0.96	15,676,395	18,184,502	1.16
Peterborough .....	204,007	277,753	1.36	1,054,407	1,328,688	1.26
St. Catharines .....	375,990	665,564	1.77	2,086,788	4,836,487	2.32
Sarnia .....	262,191	410,494	1.57	1,442,221	1,958,097	1.36
Sault Ste. Marie .....	367,280	600,593	1.64	2,456,530	6,437,834	2.62
Sudbury .....	286,913	316,319	1.10	1,468,256	1,629,954	1.11
Thunder Bay .....	331,056	424,416	1.28	1,846,136	2,172,681	1.18
Timmins .....	114,183	130,213	1.14	570,019	686,357	1.20
Toronto .....	76,474,427	91,978,026	1.20	452,431,562	507,215,881	1.12
Windsor .....	1,170,995	1,579,675	1.35	7,090,740	8,384,402	1.18
Total - 20 centres .....	91,193,746	109,119,259	1.20	534,201,036	607,370,455	1.14
<b>Manitoba:</b>						
Brandon .....	91,641	119,142	1.30	511,024	634,208	1.24
Winnipeg .....	7,707,565	9,537,669	1.24	43,539,356	50,368,009	1.16
Total - 2 centres .....	7,799,206	9,656,811	1.24	44,050,380	51,002,217	1.16

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABEAU 1. Chèques tirés sur les comptes individuels - fin

	June - Juin			First six months - Six premiers mois		
	1975	1976	1976 1975	1975	1976	1976 1975
	\$'000			\$'000		
<b>Saskatchewan:</b>						
Moose Jaw .....	69,578	94,165	1.35	409,364	524,083	1.28
Prince Albert .....	86,729	102,315	1.18	460,237	547,527	1.19
Regina .....	1,679,208	2,203,439	1.31	11,169,853	12,776,898	1.14
Saskatoon .....	472,097	611,259	1.29	2,613,276	3,509,345	1.34
Total - 4 centres .....	2,307,612	3,011,178	1.30	14,652,730	17,357,853	1.18
<b>Alberta:</b>						
Calgary .....	5,894,530	8,508,579	1.44	36,920,444	48,809,596	1.32
Edmonton .....	4,919,357	6,145,346	1.25	27,296,798	33,270,726	1.22
Lethbridge .....	217,894	282,852	1.30	1,282,484	1,527,254	1.19
Medicine Hat .....	86,613	125,164	1.45	464,122	665,003	1.43
Total - 4 centres .....	11,118,394	15,061,941	1.36	65,963,848	84,272,579	1.28
<b>British Columbia - Colombie-Britannique:</b>						
Vancouver .....	11,298,703	14,333,352	1.27	63,657,996	77,758,246	1.22
Victoria .....	2,650,505	2,630,607	0.99	15,065,245	15,020,422	1.00
Total - 2 centres .....	13,949,208	16,963,959	1.22	78,723,241	92,778,668	1.18
Total - 50 centres .....	178,168,857	218,445,253	1.22	1,020,558,843	1,193,548,473	1.17

TABLE 2. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABEAU 2. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years Années représentatives	Canada	Atlantic Provinces Provinces de l'Atlantique	Québec	Ontario	Prairie Provinces Provinces des Prairies	British Columbia Colombie- Britannique
thousands of dollars - milliers de dollars						
1924 .....	12,714,486(1)	297,804	3,824,746	5,096,439	2,667,954	827,543
1925 .....	12,812,284	284,343	3,898,801	5,194,571	2,511,290	868,538
1929 .....	22,835,608	386,505	7,878,276	9,511,588(2)	3,532,048	1,527,191
1930 .....	19,035,169	355,181	6,692,408	7,763,045	3,006,687	1,217,848
1933 .....	13,195,273	226,056	3,823,504	5,854,301	2,591,107(3)	700,305
1935 .....	15,216,135	262,826	4,379,880	7,080,079	2,696,220	797,130
1940 .....	17,001,691	400,017	5,070,783	7,488,654	2,997,221	1,045,016
1945 .....	32,667,134	725,659	9,364,105	15,147,938(4)	5,407,461	2,021,971
1950 .....	46,514,276	1,231,998(5)	13,406,350	20,104,323(6)	7,841,926	3,929,679
1953 .....	68,901,319	1,899,000	19,014,111	30,670,995	11,800,734	5,516,479
1955 .....	78,117,163	1,987,919	23,026,499	35,389,668	11,757,076	5,956,001
1960 .....	133,755,325	2,662,169	39,660,493	63,602,155	18,999,662	8,830,846
1965 .....	231,751,399	4,565,057	70,398,703	108,885,560	32,357,684	15,544,409
1966 .....	252,512,959	5,821,655	77,131,090	114,811,746	36,089,679	18,658,775
1967 .....	285,446,363	6,356,961	90,407,004	127,452,347	41,331,884	19,898,167
1968 .....	297,776,316	7,121,595	84,450,554	140,100,515	43,744,069	21,359,583
1969 .....	345,721,879	8,071,803	95,966,900	168,016,736(7)	46,891,760	26,774,680
1970 .....	376,759,465	9,498,169	96,581,182	192,001,590	51,212,613	27,465,911
1971 .....	420,248,815	9,849,928	110,505,486	216,101,377	53,353,165	30,438,859
1972 .....	497,450,952	10,741,119	131,143,488	258,300,360	60,294,197	36,971,788
1973 .....	628,082,577	11,944,041	155,542,633	342,465,705	72,316,401	45,813,797
1974 .....	769,279,341	15,684,289	195,899,974	394,466,257	100,182,016	63,046,805
1975 .....	999,174,850	18,495,597	256,584,299	520,654,755	124,716,958	78,723,241
1976 .....	1,163,526,293	22,941,323	307,304,793	587,867,868	152,832,844	92,778,668

(1) Original 31 centres. - À l'origine, 31 centres. (2) Includes Sarnia as of January 1926 and Sudbury as of September 1929. - Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929. (3) Weyburn branches absorbed by Imperial Bank, May 1931. - Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931. (4) St. Catharines data added as of May 1941. - Données sur St. Catharines ajoutées à partir de mai 1941. (5) St. John's, Newfoundland, data added as of April 1949. - Données sur St. John's, Terre-Neuve, à partir d'avril 1949. (6) Cornwall data added as of May 1950. - Données sur Cornwall à partir de mai 1950. (7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure. - En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William. Revised figures. - Nombres rectifiés.



TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	June - Juin					
	Current — Courant		Savings — Épargne		Personal chequing — Chèques personnels	
	1975	1976	1975	1976	1975	1976
	thousands of dollars — milliers de dollars					
<u>Newfoundland — Terre-Neuve:</u>						
St. John's .....	1,011,458	1,040,910	43,191	74,108	25,594	29,539
<u>Prince Edward Island — Île-du-Prince-Édouard:</u>						
Charlottetown .....	138,010	181,709	7,158	9,109	9,712	10,783
<u>Nova Scotia — Nouvelle-Écosse:</u>						
Glace Bay .....	15,552	14,765	2,085	2,765	1,458	1,924
Halifax .....	1,214,130	1,387,841	40,013	55,461	51,626	79,812
Sydney .....	125,690	125,176	10,277	7,698	7,397	9,846
Total — 3 centres .....	1,355,372	1,527,782	52,375	65,924	60,481	91,582
<u>New Brunswick — Nouveau-Brunswick:</u>						
Fredericton .....	488,282	433,454	12,921	15,448	13,645	16,095
Moncton .....	491,375	577,114	13,771	14,746	17,978	19,087
Saint John .....	485,433	512,897	21,564	26,169	18,676	23,894
Total — 3 centres .....	1,465,090	1,523,465	48,256	56,363	50,299	59,076
<u>Québec:</u>						
Chicoutimi .....	172,670	219,226	10,748	12,323	6,866	7,624
Drummondville .....	92,149	104,573	6,968	7,008	2,007	2,062
Granby .....	130,076	148,389	9,106	7,995	3,602	4,320
Montréal .....	36,951,381	46,537,865	1,324,795	1,610,668	349,333	414,337
Québec .....	7,487,294	7,755,933	217,063	246,092	31,935	38,343
St-Hyacinthe .....	143,694	183,777	13,486	17,727	2,417	3,021
Shawinigan .....	35,128	43,855	3,889	5,351	1,856	1,578
Sherbrooke .....	219,668	293,694	20,299	22,226	11,169	11,673
Trois-Rivières .....	141,970	166,328	12,993	12,750	4,909	5,899
Valleyfield .....	57,997	67,515	6,188	7,054	2,039	2,549
Total — 10 centres .....	45,432,027	55,521,155	1,625,535	1,949,194	416,133	491,406
<u>Ontario:</u>						
Brantford .....	268,189	346,729	19,467	24,444	13,587	15,877
Chatham .....	307,196	478,486	14,658	15,313	11,867	12,187
Cornwall .....	115,920	144,145	8,917	12,994	6,849	10,866
Guelph .....	209,902	217,139	18,558	25,033	14,915	18,224
Hamilton .....	2,482,512	2,858,877	148,450	167,603	94,333	111,376
Kingston .....	190,696	224,865	29,439	32,653	26,306	30,664
Kitchener .....	697,328	863,763	39,632	49,488	31,930	34,334
London .....	2,111,954	2,262,664	85,196	76,173	63,986	77,670
Niagara Falls .....	110,291	152,097	13,713	19,554	8,916	12,032
Oshawa .....	1,379,955	1,465,684	30,204	34,855	17,868	24,119
Ottawa .....	2,634,057	2,541,563	182,860	193,443	217,053	181,292
Peterborough .....	167,605	235,680	18,900	22,151	17,502	19,922
St. Catharines .....	327,234	608,299	27,987	31,537	20,769	25,728
Sarnia .....	218,661	366,012	19,947	24,553	23,583	19,929
Sault Ste. Marie .....	331,947	561,059	20,906	22,457	14,427	17,077
Sudbury .....	236,681	253,946	30,082	35,118	20,150	27,255
Thunder Bay .....	278,339	363,217	29,623	31,955	23,094	29,244
Timmins .....	96,783	106,232	11,388	17,327	6,012	6,654
Toronto .....	74,376,699	89,384,204	1,396,355	1,816,854	701,373	776,968
Windsor .....	1,064,736	1,438,651	69,917	82,085	36,342	58,939
Total — 20 centres .....	87,606,685	104,873,312	2,216,199	2,735,590	1,370,862	1,510,357
<u>Manitoba:</u>						
Brandon .....	70,918	90,003	10,134	14,258	10,589	14,881
Winnipeg .....	7,391,412	9,123,524	148,399	180,168	167,754	233,977
Total 2 centres .....	7,462,330	9,213,527	158,533	194,426	178,343	248,858



TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	June - Juin					
	Current - Courant		Savings - Épargne		Personal chequing - Chèques personnels	
	1975	1976	1975	1976	1975	1976
	thousands of dollars - milliers de dollars					
<b>Saskatchewan:</b>						
Moose Jaw .....	51,985	70,878	8,012	9,816	9,581	13,471
Prince Albert .....	73,821	85,375	5,269	6,428	7,639	10,512
Regina .....	1,601,833	2,089,816	34,263	55,577	43,112	58,046
Saskatoon .....	405,686	531,055	26,716	30,622	39,695	49,582
Total - 4 centres .....	2,133,325	2,777,124	74,260	102,443	100,027	131,611
<b>Alberta:</b>						
Calgary .....	5,564,423	7,983,555	130,870	195,238	199,237	329,786
Edmonton .....	4,577,254	5,700,589	131,777	180,238	210,326	264,519
Lethbridge .....	181,634	236,644	12,982	14,584	23,278	31,624
Medicine Hat .....	68,992	98,272	7,490	10,724	10,131	16,168
Total - 4 centres .....	10,392,303	14,019,060	283,119	400,784	442,972	642,097
<b>British Columbia - Colombie-Britannique:</b>						
Vancouver .....	10,503,550	13,395,285	402,398	468,257	392,755	469,810
Victoria .....	2,498,121	2,451,355	78,698	87,094	73,686	92,158
Total - 2 centres .....	13,001,671	15,846,640	481,096	555,351	466,441	561,968
Total - 50 centres .....	169,998,271	206,524,684	4,989,722	6,143,292	3,120,864	3,777,277

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) - Courant(1)			Savings - Épargne		
	Cheques cashed - Chèques encaissés	Deposits(2) - Dépôts(2)	Turnover - Rotation	Cheques cashed - Chèques encaissés	Deposits - Dépôts	Turnover - Rotation
	\$'000			\$'000		
1971 .....	885,371,891	7,715,954(3)	114.75	34,090,452	22,798,922(3)	1.50
1972 .....	1,028,679,510	9,095,564(3)	113.10	38,253,735	26,201,294(3)	1.46
1973 .....	1,325,656,531	10,214,452(3)	129.78	44,318,965	29,464,452(3)	1.50
1974 .....	1,641,157,509	11,124,141(3)	147.53	57,622,225	38,269,960(3)	1.51
1975 .....	2,074,332,993	13,131,134(3)	157.97	64,194,432	44,540,450(3)	1.44
1975 - June - Juin .....	173,119,135	13,383,069	155.22	4,989,722	43,947,051	1.36
July - Juillet .....	180,786,725	13,661,102	158.80	5,158,635	44,798,150	1.38
August - Août .....	165,326,229	13,157,396	150.78	4,840,222	45,592,824	1.27
September - Septembre ...	173,548,627	13,403,780	155.40	5,395,100	46,539,407	1.39
October - Octobre .....	187,203,630	13,741,128	163.49	5,265,566	47,710,001	1.32
November - Novembre .....	173,589,230	13,901,776	149.88	6,579,506	47,165,146	1.67
December - Décembre .....	203,818,295	14,668,660	166.74	5,455,725	45,793,533	1.43
1976 - January - Janvier .....	191,711,580	14,362,469	160.18	5,036,073	47,788,235	1.26
February - Février .....	175,259,133	13,273,008	158.45	4,912,448	49,296,199	1.39
March - Mars .....	198,435,733	13,246,879	179.76	5,337,066	50,222,728	1.28
April - Avril .....	193,130,497	13,538,056	171.19	5,107,266	51,843,165	1.18
May - Mai .....	191,946,119	13,923,818	165.42	5,883,359	53,312,227	1.32
June - Juin .....	210,301,961	14,405,621	175.19	6,143,292	53,890,800	1.37

(1) Includes cheques cashed against personal chequing accounts. - Comprend les chèques tirés sur les comptes chèques personnels. (2) Excludes federal government deposits. - Dépôts du gouvernement fédéral exclus. (3) Average deposits for the year. - Moyenne des dépôts de l'année.

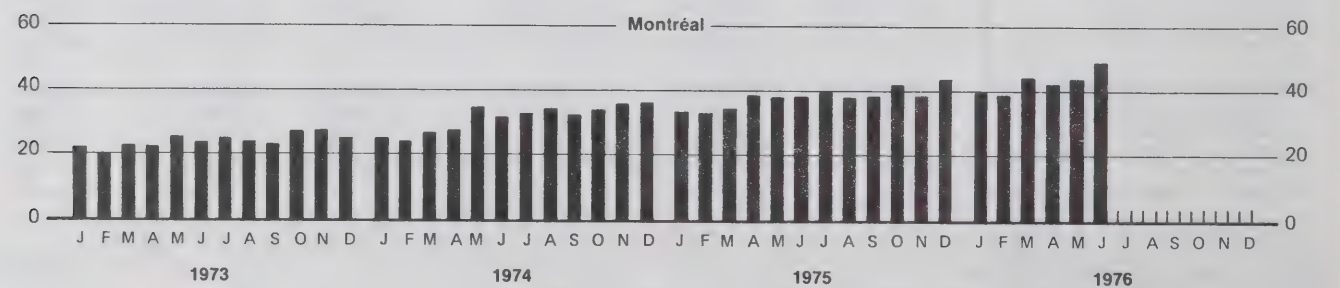
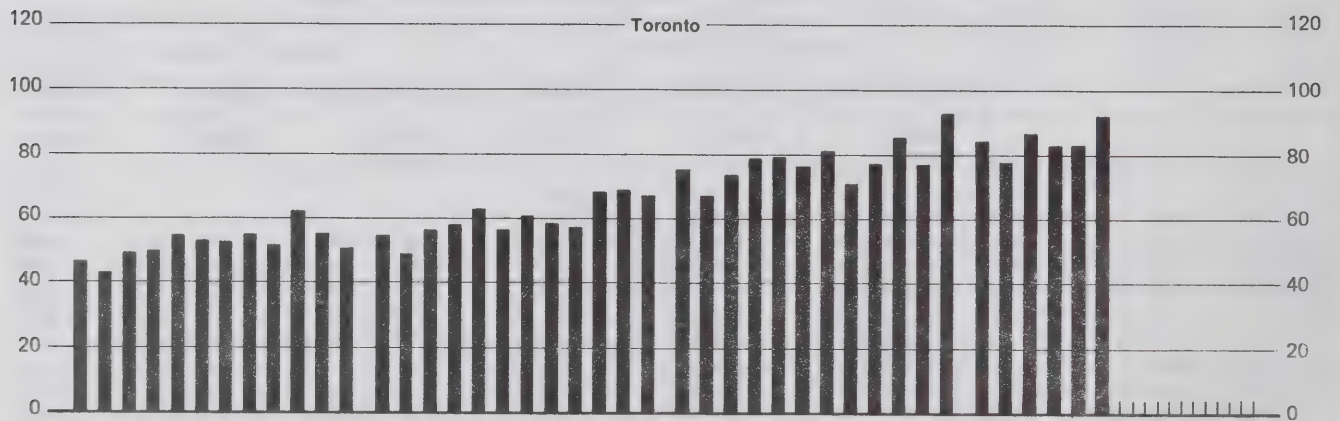
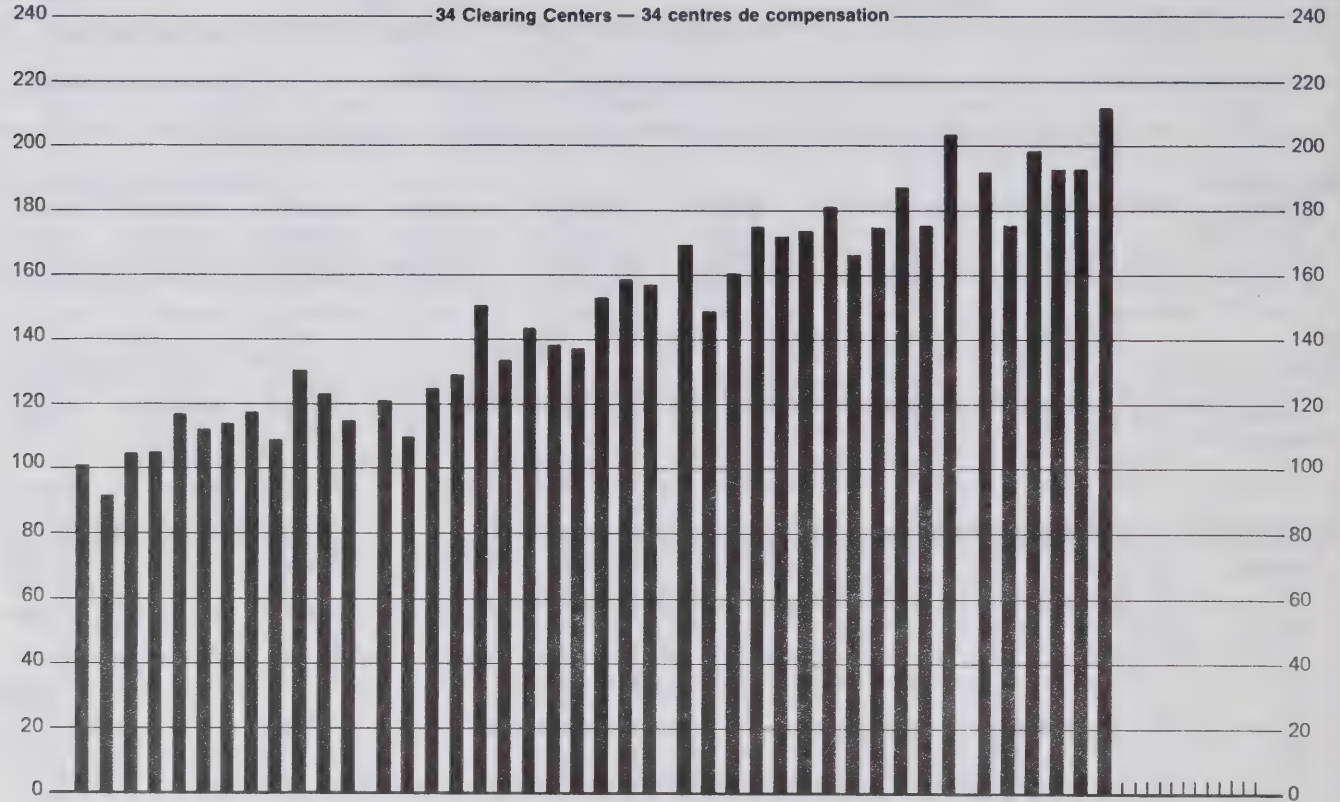
Note: Turnover in the monthly section reflects turnover on an annual basis.

Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.

# Value of Cheques Cashed in Canada Valeur des chèques encaissés au Canada

Billions of dollars  
Milliards de dollars

Billions of dollars  
Milliards de dollars









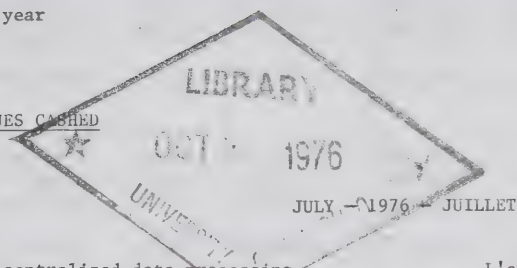


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CHEQUES CASHED



CHÈQUES ENCAISSÉS

Government  
Publications

With the advent of centralized data processing, Bank Clearing Houses as they were known have been closed down. The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it would be incorrect to assume that this comparison will remain valid through time. An examination is currently underway in an attempt to establish boundaries that can be more precisely defined.

The value of cheques cashed in the 50 clearing centres in July totalled \$214,193 million, 15.2% above the value for the corresponding month of 1975. Payments in 8 of the 10 provinces rose in the comparison. Debits increased in Newfoundland by 83.6%, Nova Scotia by 67.7%, Quebec by 13.7%, Ontario by 11.2%, Manitoba by 15.7%, Saskatchewan by 11.5%, Alberta by 32.0% and British Columbia by 26.4%. Debits decreased in Prince Edward Island by 2.8% and New Brunswick by 5.0%.

## The Centres:

Forty of the fifty centres showed a higher value of cheques cashed than in July of 1975. In respect of the major centres, payments increased in Montreal by 16.4%, Toronto by 11.4%, Winnipeg by 15.8% and Vancouver by 25.5%.

## Deposit Turnover:

The turnover ratio of current deposits (compiled on an annual basis) was 175.92 compared with 158.80 for July 1975. The turnover ratio of savings accounts was 1.22 compared with the July 1975 ratio of 1.38.

Business Finance Division

L'avènement du traitement centralisé des données a fait disparaître les chambres de compensation bancaires dans leur ancienne forme. Les chiffres se rapportant au débit des comptes personnels continuent de rendre compte des données qui correspondent aux anciens centres, mais il serait inexact d'en conclure que cette comparaison sera toujours valable. On étudie actuellement le problème afin d'essayer de déterminer des limites plus précises.

La valeur des chèques encaissés dans 50 centres de compensation en juillet s'élevait à 214,193 millions de dollars soit 15.2 % de plus qu'en juillet 1975. Les comparaisons pour le mois de juillet montrent que les versements ont augmenté dans 8 des 10 provinces. Les débits ont augmenté de 83.6 % en Terre-Neuve, de 67.7 % en Nouvelle-Écosse, de 13.7 % au Québec, de 11.2 % en Ontario, de 15.7 % au Manitoba, de 11.5 % en Saskatchewan, de 32.0 % en Alberta et de 26.4 % en Colombie-Britannique. Les débits ont accusé une baisse de 2.8 % à l'Île-du-Prince-Édouard et de 5.0 % au Nouveau-Brunswick.

## Les centres:

Quarante des cinquante centres ont enregistré une valeur totale de chèques encaissés supérieure à celle du mois de juillet 1975. Pour ce qui est des grands centres, les versements ont augmenté de 16.4 % à Montréal, de 11.4 % à Toronto, de 15.8 % à Winnipeg et de 25.5 % à Vancouver.

## Volumes des transactions:

Le taux de transactions sur comptes courants (calculé sur une base annuelle) était de 175.92 comparativement à 158.80 en juillet 1975. Le taux de transactions sur comptes d'épargne était de 1.22 comparativement à 1.38 en juillet 1975.

Division des finances des entreprises

TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	July - Juillet			First seven months - Sept premiers mois		
	1975	1976	1976 1975	1975	1976	1976 1975
	\$'000			\$'000		
<b>Newfoundland - Terre-Neuve:</b>						
St. John's .....	849,572	1,559,727	1.84	5,992,639	8,733,873	1.46
<b>Prince Edward Island - Île-du-Prince-Édouard:</b>						
Charlottetown .....	175,708	170,770	0.97	1,038,494	1,239,450	1.19
<b>Nova Scotia - Nouvelle-Écosse:</b>						
Glace Bay .....	18,325	18,984	1.04	113,537	125,649	1.11
Halifax .....	1,257,254	2,221,646	1.77	9,043,256	11,390,683	1.26
Sydney .....	144,999	141,998	0.98	942,342 <sup>F</sup>	1,047,098	1.11
Total - 3 centres .....	1,420,578	2,382,628	1.68	10,099,135 <sup>F</sup>	12,563,430	1.24
<b>New Brunswick - Nouveau-Brunswick:</b>						
Fredericton .....	364,855	472,347	1.29	2,720,008	3,374,431	1.24
Moncton .....	454,920	330,737	0.73	3,032,610	3,821,272	1.26
Saint John .....	568,356	515,503	0.91	3,557,194	3,624,108	1.02
Total - 3 centres .....	1,388,131	1,318,587	0.95	9,309,812	10,819,811	1.16
<b>Québec:</b>						
Chicoutimi .....	201,692	195,266	0.97	1,319,283	1,435,619	1.09
Drummondville .....	99,468	119,627	1.20	652,555	775,167	1.19
Granby .....	166,580	147,853	0.89	915,506	976,402	1.07
Montréal .....	39,975,915	46,549,460	1.16	256,704,115	304,657,567	1.19
Québec .....	7,283,360	7,299,254	1.00	45,757,547	54,847,744	1.20
St-Hyacinthe .....	147,341	184,402	1.25	1,010,365	1,292,619	1.28
Shawinigan .....	49,568	46,169	0.93	300,504	333,492	1.11
Sherbrooke .....	264,100	280,795	1.06	1,646,012	1,928,991	1.17
Trois-Rivières .....	175,317	166,935	0.95	1,071,461	1,181,781	1.10
Valleyfield .....	64,884	72,162	1.11	413,486	474,390	1.15
Total - 10 centres .....	48,428,225	55,061,923	1.14	309,790,834	367,903,772	1.19
<b>Ontario:</b>						
Brantford .....	288,948	366,242	1.27	2,024,534	2,518,789	1.24
Chatham .....	498,710	608,070	1.22	3,114,857	3,870,258	1.24
Cornwall .....	140,974	165,990	1.18	846,182	1,032,087	1.22
Guelph .....	226,168	274,191	1.21	1,595,073	1,669,146	1.05
Hamilton .....	2,911,315	2,969,783	1.02	18,231,431	20,131,013	1.10
Kingston .....	300,860	306,013	1.02	1,802,457	2,000,137	1.11
Kitchener .....	828,163	827,813	1.00	5,008,980	5,939,546	1.19
London .....	2,128,009	2,294,212	1.08	14,517,177	15,244,053	1.05
Niagara Falls .....	156,375	198,065	1.27	854,217	1,175,850	1.38
Oshawa .....	1,510,256	1,561,335	1.03	9,072,852	10,526,407	1.16
Ottawa .....	3,245,067	3,547,427	1.09	18,921,462	21,731,929	1.15
Peterborough .....	257,491	211,681	0.82	1,311,898	1,540,369	1.17
St. Catharines .....	402,012	408,223	1.02	2,488,800	5,244,710	2.11
Sarnia .....	245,501	362,789	1.48	1,687,722	2,320,886	1.38
Sault Ste. Marie .....	421,147	799,704	1.90	2,877,677	7,237,538	2.52
Sudbury .....	271,003	302,521	1.12	1,739,259	1,932,475	1.11
Thunder Bay .....	361,454	432,807	1.20	2,207,590	2,605,488	1.18
Timmins .....	119,634	132,595	1.11	689,653	818,952	1.19
Toronto .....	81,799,378	91,155,764	1.11	534,230,940	598,371,645	1.12
Windsor .....	1,185,563	1,305,373	1.10	8,276,303	9,689,775	1.17
Total - 20 centres .....	97,298,028	108,230,598	1.11	631,499,064	715,601,053	1.13
<b>Manitoba:</b>						
Brandon .....	105,922	115,937	1.09	616,946	750,145	1.22
Winnipeg .....	7,763,155	8,988,799	1.16	51,302,511	59,356,808	1.16
Total - 2 centres .....	7,869,077	9,104,736	1.16	51,919,457	60,106,953	1.16

<sup>F</sup> Revised figures. - Nombres rectifiés.



TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABEAU 1. Chèques tirés sur les comptes individuels - fin

	July - Juillet			First seven months - Sept premiers mois		
	1975	1976	1976 1975	1975	1976	1976 1975
	\$'000			\$'000		
<b>Saskatchewan:</b>						
Moose Jaw .....	79,172	91,098	1.15	488,536	615,181	1.26
Prince Albert .....	89,174	95,715	1.07	549,411	643,242	1.17
Regina .....	1,646,097	1,795,634	1.09	12,815,950 <sup>r</sup>	14,572,532	1.14
Saskatoon .....	510,456	609,977	1.20	3,123,732	4,119,322	1.32
Total - 4 centres .....	2,324,899	2,592,424	1.12	16,977,629 <sup>r</sup>	19,950,277	1.18
<b>Alberta:</b>						
Calgary .....	6,482,392	9,476,112	1.46	43,402,836	58,285,708	1.34
Edmonton .....	5,049,409	5,795,105	1.15	32,346,207	39,065,831	1.21
Lethbridge .....	237,404	264,330	1.11	1,519,888	1,791,584	1.18
Medicine Hat .....	85,511	116,046	1.38	549,633	781,049	1.42
Total - 4 centres .....	11,854,716	15,651,593	1.32	77,818,564	99,924,172	1.28
<b>British Columbia - Colombie-Britannique:</b>						
Vancouver .....	11,740,521	14,737,242	1.26	75,398,517	92,495,488	1.23
Victoria .....	2,595,905	3,382,972	1.30	17,661,150	18,403,394	1.04
Total - 2 centres .....	14,336,426	18,120,214	1.26	93,059,667	110,898,882	1.19
Total - 50 centres .....	185,945,360	214,193,200	1.15	1,207,505,295 <sup>r</sup>	1,407,741,673	1.17

<sup>r</sup> Revised figures. - Nombres rectifiés.

TABLE 2. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABEAU 2. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years - Années représentatives	Canada	Atlantic Provinces - Provinces de l'Atlantique	Québec	Ontario	Prairie Provinces - Provinces des Prairies	British Columbia - Colombie- Britannique
thousands of dollars - milliers de dollars						
1924 .....	15,037,121(1)	348,489	4,492,626	5,968,377	3,250,536	977,093
1925 .....	15,060,632	319,887	4,637,063	6,060,188	3,008,713	1,034,781
1929 .....	26,839,467	465,926	9,416,816	11,010,029(2)	4,186,672	1,760,024
1930 .....	22,119,155	410,322	7,824,022	8,938,991	3,536,779	1,409,041
1933 .....	16,723,097	269,032	4,739,585	7,277,976	3,590,281(3)	846,223
1935 .....	17,761,236	314,331	5,119,396	8,198,527	3,188,188	940,794
1940 .....	19,624,239	471,159	5,840,484	8,578,021	3,512,964	1,221,611
1945 .....	38,086,305	845,830	10,849,832	17,630,312(4)	6,393,854	2,366,477
1950 .....	54,616,235	1,467,171(5)	15,632,517	23,565,354(6)	9,285,772	4,665,421
1953 .....	82,545,759	2,432,011	22,582,926	36,814,123	14,097,644	6,619,055
1955 .....	93,266,234	2,522,672	27,487,066	42,298,001	13,924,399	7,034,096
1960 .....	155,603,633	3,115,952	45,897,400	73,681,461	22,618,798	10,290,022
1965 .....	270,642,673	5,293,657	81,842,770	126,993,526	38,259,462	18,253,258
1966 .....	294,250,388	6,688,154	89,851,752	133,391,810	42,424,844	21,893,828
1967 .....	329,224,129	7,357,062	103,691,658	146,891,072	47,982,092	23,302,245
1968 .....	348,329,517	8,260,789	100,782,846	162,898,190	51,144,056	25,243,636
1969 .....	409,218,771	9,378,682	113,675,305	199,139,999	55,272,578	31,752,207
1970 .....	447,307,437	11,122,874	115,178,759	227,585,966(7)	61,133,113	32,286,725
1971 .....	494,451,005	11,342,503	128,973,508	254,210,767	62,819,999	36,104,228
1972 .....	584,911,034	12,639,593	153,675,840	304,315,801	70,953,393	43,326,407
1973 .....	741,704,073	14,171,084	183,165,742	403,545,471	85,668,703	55,153,343
1974 .....	912,763,866 <sup>r</sup>	18,544,273	232,302,423	466,338,302 <sup>r</sup>	120,185,295 <sup>r</sup>	75,393,573
1975 .....	1,180,858,009 <sup>r</sup>	21,625,699	304,107,674	615,349,319	146,715,650 <sup>r</sup>	93,059,667
1976 .....	1,372,802,032	27,569,936	361,434,302	692,917,510	179,981,402	110,898,882

(1) Original 31 centres. - À l'origine, 31 centres. (2) Includes Sarnia as of January 1926 and Sudbury as of September 1929. - Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929. (3) Weyburn branches absorbed by Imperial Bank, May 1931. - Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931. (4) St. Catharines data added as of May 1941. - Données sur St. Catharines ajoutées à partir de mai 1941. (5) St. John's, Newfoundland, data added as of April 1949. - Données sur St. John's, Terre-Neuve, à partir d'avril 1949. (6) Cornwall data added as of May 1950. - Données sur Cornwall à partir de mai 1950. (7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure. - En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William. <sup>r</sup> Revised figures. - Nombres rectifiés.

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	July - Juillet					
	Current		Savings		Personal chequing	
	- Courant		- Épargne		- Chèques personnels	
	1975	1976	1975	1976	1975	1976
	thousands of dollars - milliers de dollars					
<u>Newfoundland - Terre-Neuve:</u>						
St. John's .....	773,536	1,484,778	47,133	44,328	28,903	30,621
<u>Prince Edward Island - Île-du-Prince-Édouard:</u>						
Charlottetown .....	158,253	150,565	7,792	8,668	9,663	11,537
<u>Nova Scotia - Nouvelle-Écosse:</u>						
Glace Bay .....	14,620	14,686	2,109	2,281	1,596	2,017
Halifax .....	1,145,785	2,102,391	49,701	52,435	61,768	66,820
Sydney .....	130,246	126,355	6,568	7,192	8,185	8,451
Total - 3 centres .....	1,290,651	2,243,432	58,378	61,908	71,549	77,288
<u>New Brunswick - Nouveau-Brunswick:</u>						
Fredericton .....	331,700	440,655	14,761	15,463	18,394	16,229
Moncton .....	422,614	293,582	14,547	14,428	17,759	22,727
Saint John .....	526,641	472,809	22,498	21,302	19,217	21,392
Total - 3 centres .....	1,280,955	1,207,046	51,806	51,193	55,370	60,348
<u>Québec:</u>						
Chicoutimi .....	183,140	176,381	11,292	11,391	7,260	7,494
Drummondville .....	91,893	110,590	5,702	6,816	1,873	2,221
Granby .....	152,061	136,467	10,827	7,034	3,692	4,352
Montréal .....	38,310,460	44,875,470	1,315,577	1,294,703	349,878	379,287
Québec .....	7,062,309	7,011,311	191,302	256,810	29,749	31,133
St-Hyacinthe .....	128,546	167,207	16,523	14,194	2,272	3,001
Shawinigan .....	44,004	40,127	3,700	3,917	1,864	2,125
Sherbrooke .....	237,822	253,001	15,870	16,072	10,408	11,722
Trois-Rivières .....	149,225	150,666	20,497	10,355	5,595	5,914
Valleyfield .....	57,184	63,971	5,291	5,512	2,409	2,679
Total - 10 centres .....	46,416,644	52,985,191	1,596,581	1,626,804	415,000	449,928
<u>Ontario:</u>						
Brantford .....	253,164	325,899	21,770	24,277	14,014	16,066
Chatham .....	471,989	579,678	14,245	15,276	12,476	13,116
Cornwall .....	124,097	146,868	9,155	10,312	7,722	8,810
Guelph .....	191,829	234,560	19,859	24,127	14,480	15,504
Hamilton .....	2,664,340	2,707,237	147,123	158,392	99,852	104,154
Kingston .....	240,335	245,339	31,334	29,889	29,191	30,785
Kitchener .....	753,448	749,433	41,167	39,165	33,548	39,215
London .....	1,958,095	2,149,393	94,631	73,921	75,283	70,898
Niagara Falls .....	132,787	171,820	13,494	14,985	10,094	11,260
Oshawa .....	1,459,071	1,502,282	30,206	35,556	20,979	23,497
Ottawa .....	2,900,489	3,195,260	176,942	176,618	167,636	175,549
Peterborough .....	218,612	173,446	19,731	19,574	19,148	18,661
St. Catharines .....	354,818	345,170	25,247	39,955	21,947	23,098
Sarnia .....	209,108	306,931	20,006	29,468	16,387	26,390
Sault Ste. Marie .....	387,390	762,847	18,865	20,205	14,892	16,652
Sudbury .....	221,058	240,110	28,691	33,236	21,254	29,175
Thunder Bay .....	306,229	365,948	30,670	34,608	24,555	32,251
Timmins .....	101,906	109,392	11,267	16,432	6,461	6,771
Toronto .....	79,541,955	88,622,800	1,562,046	1,727,282	695,377	805,682
Windsor .....	1,074,981	1,180,715	71,121	78,669	39,461	45,989
Total - 20 centres .....	93,565,701	104,115,128	2,387,570	2,601,947	1,344,757	1,513,523
<u>Manitoba:</u>						
Brandon .....	82,156	90,404	13,040	13,247	10,726	12,286
Winnipeg .....	7,471,006	8,671,629	149,224	148,865	142,925	168,305
Total 2 centres .....	7,553,162	8,762,033	162,264	162,112	153,651	180,591



TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	July - Juillet					
	Current — Courant		Savings — Épargne		Personal chequing — Chèques personnels	
	1975	1976	1975	1976	1975	1976
	thousands of dollars — milliers de dollars					
<b>Saskatchewan:</b>						
Moose Jaw .....	62,013	69,167	7,603	9,320	9,556	12,611
Prince Albert .....	75,720	79,657	5,058	5,605	8,396	10,453
Regina .....	1,562,559	1,694,024	36,032	48,343	47,506	53,267
Saskatoon .....	445,151	534,270	26,661	30,945	38,644	44,762
Total — 4 centres .....	2,145,443	2,377,118	75,354	94,213	104,102	121,093
<b>Alberta:</b>						
Calgary .....	6,141,056	8,988,540	122,774	187,402	218,562	300,170
Edmonton .....	4,741,582	5,404,145	125,374	163,757	182,453	227,203
Lethbridge .....	198,764	221,651	16,479	14,298	22,161	28,381
Medicine Hat .....	65,983	90,934	7,347	9,401	12,181	15,711
Total — 4 centres .....	11,147,385	14,705,270	271,974	374,858	435,357	571,465
<b>British Columbia — Colombie-Britannique:</b>						
Vancouver .....	10,903,614	13,824,260	422,519	442,982	414,388	470,000
Victoria .....	2,442,816	3,213,469	77,264	81,450	75,825	88,053
Total — 2 centres .....	13,346,430	17,037,729	499,783	524,432	490,213	558,053
Total — 50 centres .....	177,678,160	205,068,290	5,158,635	5,550,463	3,108,565	3,574,447

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) - Courant(1)			Savings - Épargne		
	Cheques cashed	Deposits(2)	Turnover	Cheques cashed	Deposits	Turnover
	- Chèques encaissés	- Dépôts(2)	- Rotation	- Chèques encaissés	- Dépôts	- Rotation
	\$'000			\$'000		
1971 .....	885,371,891	7,715,954(3)	114.75	34,090,452	22,798,922(3)	1.50
1972 .....	1,028,679,510	9,095,564(3)	113.10	38,253,735	26,201,294(3)	1.46
1973 .....	1,325,656,531	10,214,452(3)	129.78	44,318,965	29,464,452(3)	1.50
1974 .....	1,641,157,509	11,124,141(3)	147.53	57,622,225	38,269,960(3)	1.51
1975 .....	2,074,332,993	13,131,134(3)	157.97	64,194,432	44,540,450(3)	1.44
1975 - July - Juillet .....	180,786,725	13,661,102	158.80	5,158,635	44,798,150	1.38
August - Août .....	165,326,229	13,157,396	150.78	4,840,222	45,592,824	1.27
September - Septembre ..	173,548,627	13,403,780	155.40	5,395,100	46,539,407	1.39
October - Octobre .....	187,203,630	13,741,128	163.49	5,265,566	47,710,001	1.32
November - Novembre .....	173,589,230	13,901,776	149.88	6,579,506	47,165,146	1.67
December - Décembre .....	203,818,295	14,668,660	166.74	5,455,725	45,793,533	1.43
1976 - January - Janvier .....	191,711,580	14,362,469	160.18	5,036,073	47,788,235	1.26
February - Février .....	175,259,133	13,273,008	158.45	4,912,448	49,296,199	1.39
March - Mars .....	198,435,733	13,246,879	179.76	5,337,066	50,222,728	1.28
April - Avril .....	193,130,497	13,538,056	171.19	5,107,266	51,843,163	1.18
May - Mai .....	191,946,119	13,923,818	165.42	5,883,359	53,312,227	1.32
June - Juin .....	210,301,961	14,405,621	175.19	6,143,292	53,890,800	1.37
July - Juillet .....	208,642,737	14,235,501	175.92	5,550,463	54,585,596	1.22

(1) Includes cheques cashed against personal chequing accounts. - Comprend les chèques tirés sur les comptes chèques personnels. (2) Excludes federal government deposits. - Dépôts du gouvernement fédéral exclus. (3) Average deposits for the year. - Moyenne des dépôts de l'année.

Note: Turnover in the monthly section reflects turnover on an annual basis.

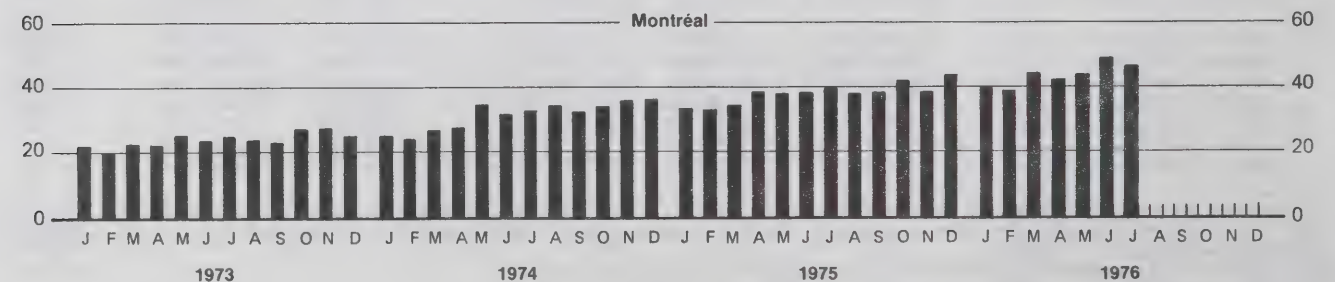
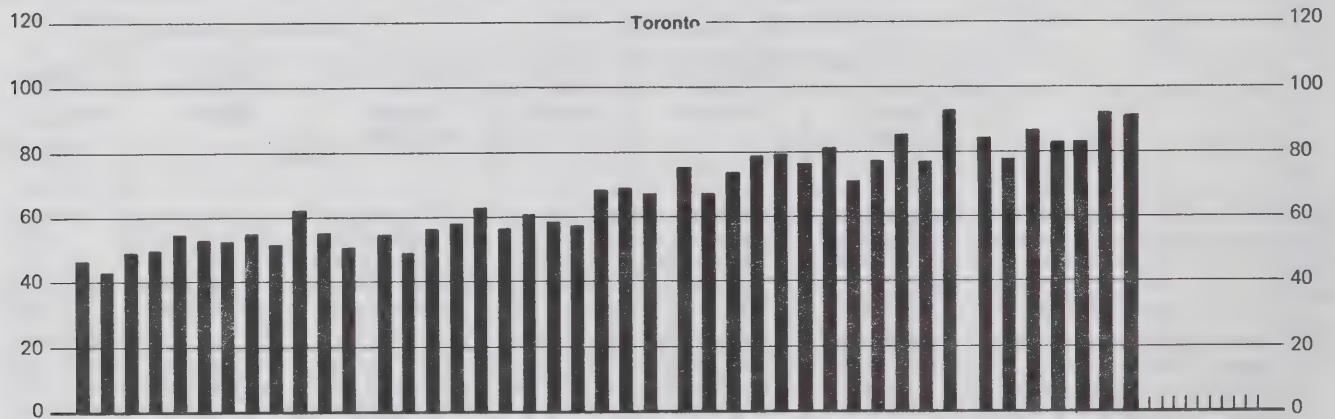
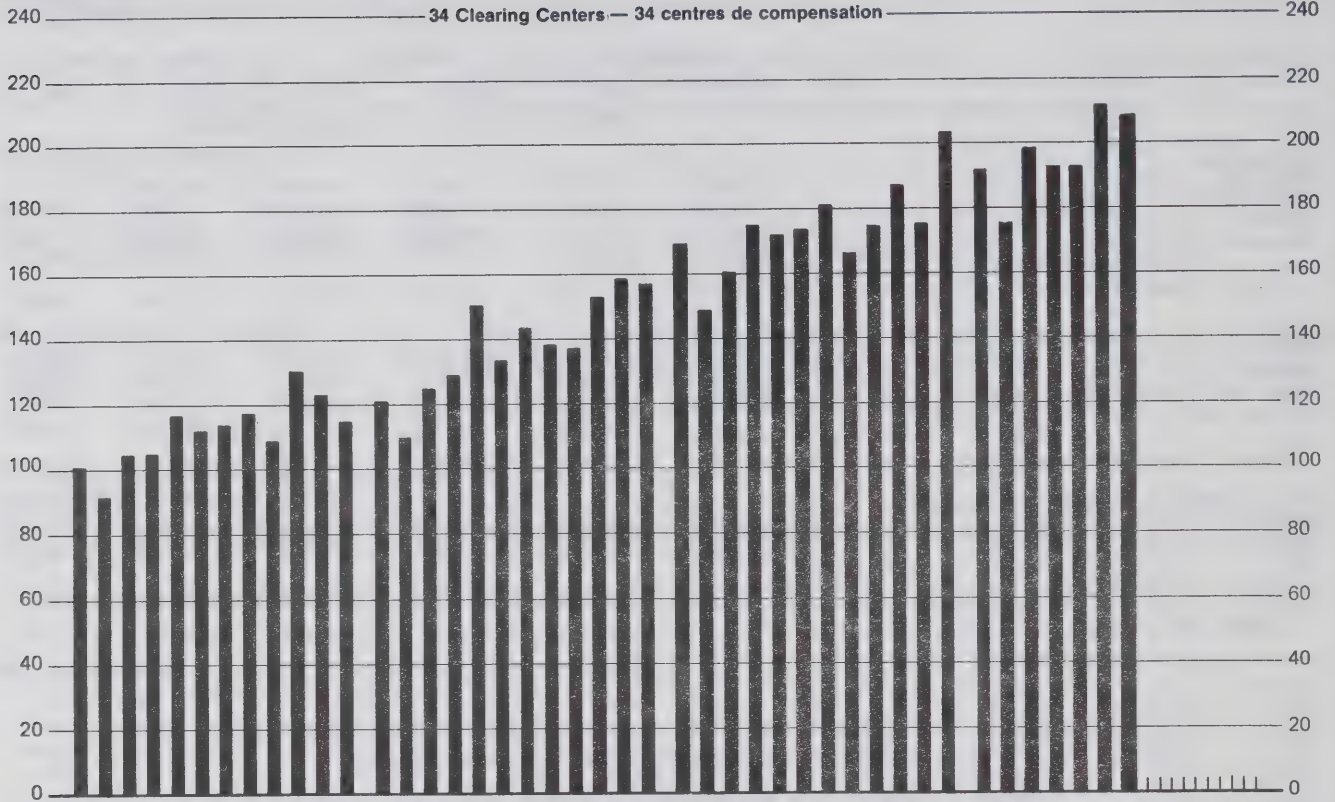
Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.



# Value of Cheques Cashed in Canada Valeur des chèques encaissés au Canada

Billions of dollars  
Milliards de dollars

Billions of dollars  
Milliards de dollars











# Statistics Canada Statistique Canada

Price: 30 cents, \$3.00 a year

## CHEQUES CASHED

AUGUST - 1976 - AOÛT

With the advent of centralized data processing, Bank Clearing Houses as they were known have been closed down. The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it would be incorrect to assume that this comparison will remain valid through time. An examination is currently underway in an attempt to establish boundaries that can be more precisely defined.

The value of cheques cashed in the 50 clearing centres in August totalled \$203,225 million, 19.4% above the value for the corresponding month of 1975. Payments in all of the 10 provinces rose in the comparison. Debits increased in Newfoundland by 72.7%, Prince Edward Island by 3.8%, Nova Scotia by 44.8%, New Brunswick by 9.4%, Quebec by 12.9%, Ontario by 20.7%, Manitoba by 21.2%, Saskatchewan by 18.0%, Alberta by 31.0% and British Columbia by 18.8%.

### The Centres:

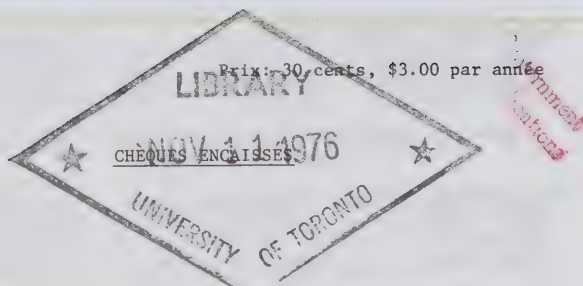
Forty-six of the fifty centres showed a higher value of cheques cashed than in August of 1975. In respect of the major centres, payments increased in Montreal by 17.9%, Toronto by 19.9%, Winnipeg by 21.2% and Vancouver by 23.2%.

### Deposit Turnover:

The turnover ratio of current deposits (compiled on an annual basis) was 170.74 compared with 150.78 for August 1975. The turnover ratio of savings accounts was 1.13 compared with the August 1975 ratio of 1.27.

Business Finance Division

November - 1976 - Novembre  
5-4404-509



L'avènement du traitement centralisé des données a fait disparaître les chambres de compensation bancaires dans leur ancienne forme. Les chiffres se rapportant au débit des comptes personnels continuent de rendre compte des données qui correspondent aux anciens centres, mais il serait inexact d'en conclure que cette comparaison sera toujours valable. On étudie actuellement le problème afin d'essayer de déterminer des limites plus précises.

La valeur des chèques encaissés dans 50 centres de compensation en août s'élevait à 203,225 millions de dollars soit 19.4 % de plus qu'en août 1975. Les comparaisons pour le mois de août montrent que les versements ont augmenté dans les 10 provinces. Les débits ont augmenté de 72.7 % en Terre-Neuve, de 3.8 % dans l'Île-du-Prince-Édouard, de 44.8 % en Nouvelle-Écosse, de 9.4 % au Nouveau-Brunswick, de 12.9 % au Québec, de 20.7 % en Ontario, de 21.2 % au Manitoba, de 18.0 % en Saskatchewan, de 31.0 % en Alberta et de 18.8 % en Colombie-Britannique.

### Les centres:

Quarante-six des cinquante centres ont enregistré une valeur totale de chèques encaissés supérieure à celle du mois août 1975. Pour ce qui est des grands centres, les versements ont augmenté de 17.9 % à Montréal, de 19.9 % à Toronto, de 21.2 % à Winnipeg et de 23.2 % à Vancouver.

### Volumes des transactions:

Le taux de transactions sur comptes courants (calculé sur une base annuelle) était de 170.74 comparativement à 150.78 en août 1975. Le taux de transactions sur comptes d'épargne était de 1.13 comparativement à 1.27 en août 1975.

Division des finances des entreprises

TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	August - Août			First eight months - Huit premiers mois		
	1975	1976	1976 1975	1975	1976	1976 1975
	\$'000			\$'000		
<u>Newfoundland - Terre-Neuve:</u>						
St. John's .....	855,269	1,477,275	1.73	6,847,908	10,211,148	1.49
<u>Prince Edward Island - Île-du-Prince-Édouard:</u>						
Charlottetown .....	168,363	174,828	1.04	1,206,857	1,414,278	1.17
<u>Nova Scotia - Nouvelle-Écosse:</u>						
Glace Bay .....	16,182	19,198	1.19	129,719	144,847	1.12
Halifax .....	1,302,840	1,920,491	1.47	10,346,096	13,311,174	1.29
Sydney .....	120,000	144,603	1.21	1,062,342 <sup>r</sup>	1,191,701	1.12
Total - 3 centres .....	1,439,022	2,084,292	1.45	11,538,157 <sup>r</sup>	14,647,722	1.27
<u>New Brunswick - Nouveau-Brunswick:</u>						
Fredericton .....	349,248	497,171	1.42	3,069,256	3,871,602	1.26
Moncton .....	407,971	297,111	0.73	3,440,581	4,118,383	1.20
Saint John .....	448,309	524,467	1.17	4,005,503	4,148,575	1.04
Total - 3 centres .....	1,205,528	1,318,749	1.09	10,515,340	12,138,560	1.15
<u>Québec:</u>						
Chicoutimi .....	182,313	222,343	1.22	1,501,596	1,657,962	1.10
Drummondville .....	99,816	112,035	1.12	752,371	887,202	1.18
Granby .....	144,214	147,649	1.02	1,059,720	1,124,051	1.06
Montréal .....	38,143,694	44,978,044	1.18	294,847,809	349,635,611	1.19
Québec .....	8,923,938	8,096,575	0.91	54,681,485	62,944,319	1.15
St-Hyacinthe .....	139,058	178,411	1.28	1,149,423	1,471,030	1.28
Shawinigan .....	42,026	44,414	1.06	342,530	377,906	1.10
Sherbrooke .....	222,574	290,751	1.31	1,868,586	2,219,742	1.19
Trois-Rivières .....	138,633	177,404	1.28	1,210,094	1,359,185	1.12
Valleyfield .....	56,494	68,258	1.21	469,980	542,648	1.15
Total - 10 centres .....	48,092,760	54,315,884	1.13	357,883,594	422,219,656	1.18
<u>Ontario:</u>						
Brantford .....	257,281	362,449	1.41	2,281,815	2,881,238	1.26
Chatham .....	541,330	582,058	1.08	3,656,187	4,452,316	1.22
Cornwall .....	117,301	140,107	1.19	963,483	1,172,194	1.22
Guelph .....	183,763	263,607	1.43	1,778,836 <sup>r</sup>	1,932,753	1.09
Hamilton .....	2,679,698	3,058,776	1.14	20,911,129	23,189,789	1.11
Kingston .....	234,933	292,387	1.24	2,037,390 <sup>r</sup>	2,292,524	1.13
Kitchener .....	702,446	819,220	1.17	5,711,426	6,758,766	1.18
London .....	1,823,731	2,210,949	1.21	16,340,908	17,455,002	1.07
Niagara Falls .....	133,658	195,150	1.46	987,875	1,371,000	1.39
Oshawa .....	1,344,321	1,314,696	0.98	10,417,173	11,841,103	1.14
Ottawa .....	2,651,247	3,883,290	1.46	21,572,709	25,615,219	1.19
Peterborough .....	192,337	207,074	1.08	1,504,235	1,747,443	1.16
St. Catharines .....	347,268	613,476	1.77	2,836,068	5,858,186	2.07
Sarnia .....	276,660	383,632	1.39	1,964,382	2,704,518	1.38
Sault Ste. Marie .....	550,827	933,081	1.69	3,428,504	8,170,619	2.38
Sudbury .....	281,027	276,201	0.98	2,020,286	2,208,676	1.09
Thunder Bay .....	313,241	384,151	1.23	2,520,831	2,989,639	1.19
Timmins .....	102,424	118,895	1.16	792,077	937,847	1.18
Toronto .....	70,887,869	84,962,284	1.20	605,118,809	683,333,929	1.13
Windsor .....	1,040,705	1,217,406	1.17	9,317,008	10,907,181	1.17
Total - 20 centres .....	84,662,067	102,218,889	1.21	716,161,131	817,819,942	1.14
<u>Manitoba:</u>						
Brandon .....	98,750	119,484	1.21	715,696	869,629	1.22
Winnipeg .....	6,597,967	7,998,709	1.21	57,900,478	67,355,517	1.16
Total - 2 centres .....	6,696,717	8,118,193	1.21	58,616,174	68,225,146	1.16

<sup>r</sup> Revised figures. - Nombres rectifiés.



TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABEAU 1. Chèques tirés sur les comptes individuels - fin

	August - Août			First eight months - Huit premiers mois		
	1975	1976	1976 1975	1975	1976	1976 1975
	\$'000			\$'000		
<b>Saskatchewan:</b>						
Moose Jaw .....	69,350	77,944	1.12	557,886	693,125	1.24
Prince Albert .....	75,958	92,424	1.22	625,369	735,666	1.18
Regina .....	1,673,557	1,991,990	1.19	14,489,507 <sup>r</sup>	16,564,522	1.14
Saskatoon .....	494,657	566,491	1.15	3,618,389	4,685,813	1.29
Total - 4 centres .....	2,313,522	2,728,849	1.18	19,291,151 <sup>r</sup>	22,679,126	1.18
<b>Alberta:</b>						
Calgary .....	6,415,915	8,208,111	1.28	49,818,751	66,493,819	1.33
Edmonton .....	4,810,850	6,537,646	1.36	37,157,057	45,603,477	1.23
Lethbridge .....	222,853	250,153	1.12	1,742,741	2,041,737	1.17
Medicine Hat .....	84,930	111,353	1.31	634,563	892,402	1.41
Total - 4 centres .....	11,534,548	15,107,263	1.31	89,353,112	115,031,435	1.29
<b>British Columbia - Colombie-Britannique:</b>						
Vancouver .....	10,255,689	12,635,406	1.23	85,654,206	105,130,894	1.23
Victoria .....	2,942,966	3,045,149	1.03	20,604,116	21,448,543	1.04
Total - 2 centres .....	13,198,655	15,680,555	1.19	106,258,322	126,579,437	1.19
Total - 50 centres .....	170,166,451	203,224,777	1.19	1,377,671,746 <sup>r</sup>	1,610,966,450	1.17

<sup>r</sup> Revised figures. - Nombres rectifiés.

TABLE 2. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABEAU 2. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years - Années représentatives	Canada	Atlantic Provinces - Provinces de l'Atlantique	Québec	Ontario	Prairie Provinces - Provinces des Prairies	British Columbia - Colombie- Britannique
	thousands of dollars - milliers de dollars					
1924 .....	17,004,191(1)	402,621	5,102,508	6,721,054	3,661,658	1,116,350
1925 .....	17,150,784	366,736	5,303,459	6,872,567	3,414,416	1,193,606
1929 .....	30,506,539	530,148	10,699,165	12,415,540	4,874,468	1,987,218
1930 .....	24,920,762	466,590	8,822,001	10,017,924(2)	4,015,450	1,598,797
1933 .....	19,371,611	309,088	5,484,101	8,316,983	4,277,515(3)	983,924
1935 .....	20,258,839	362,817	5,796,513	9,190,900	3,825,951	1,082,658
1940 .....	22,081,946	535,511	6,564,657	9,685,473	3,896,785	1,399,520
1945 .....	42,812,901	950,350	12,195,168	19,669,618(4)	7,296,903	2,700,862
1950 .....	62,174,493	1,684,993(5)	17,781,534	26,781,881(6)	10,648,380	5,277,705
1953 .....	93,010,385	2,759,962	25,470,955	41,074,156	16,158,362	7,546,950
1955 .....	107,201,485	2,903,967	31,576,346	48,355,839	16,167,225	8,198,108
1960 .....	177,829,307	3,586,662	52,790,701	83,461,608	26,091,341	11,898,996
1965 .....	308,658,813	6,082,155	93,450,458	144,231,977	43,839,445	21,054,778
1966 .....	336,930,188	7,624,045	103,519,798	151,819,077	48,815,636	25,151,632
1967 .....	374,865,862	8,430,764	117,292,162	167,333,142	54,849,497	26,960,297
1968 .....	400,332,383	9,419,862	116,081,124	187,227,496	58,212,145	29,391,756
1969 .....	464,071,897	10,914,577	128,889,182	225,322,392	62,733,343	36,212,403
1970 .....	510,756,294	12,645,430	133,245,974	258,263,019(7)	69,869,620	36,732,251
1971 .....	565,971,711	13,036,865	148,038,424	290,941,211	72,287,072	41,668,139
1972 .....	672,070,638	14,423,178	176,542,120	349,114,955	81,722,383	50,268,002
1973 .....	858,873,482	16,330,502	211,124,999	466,856,299	99,355,965	65,205,717
1974 .....	1,051,010,668 <sup>r</sup>	21,205,921	271,005,836	534,841,907	138,327,995	85,629,009
1975 .....	1,347,165,294	24,640,088	351,397,880	697,558,567	167,310,437	106,258,322
1976 .....	1,571,241,752	31,789,280	414,799,672	792,137,656	205,935,707	126,579,437

(1) Original 31 centres. - À l'origine, 31 centres. (2) Includes Sarnia as of January 1926 and Sudbury as of September 1929. - Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929. (3) Weyburn branches absorbed by Imperial Bank, May 1931. - Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931. (4) St. Catharines data added as of May 1941. - Données sur St. Catharines ajoutées à partir de mai 1941. (5) St. John's, Newfoundland, data added as of April 1949. - Données sur St. John's, Terre-Neuve, à partir d'avril 1949. (6) Cornwall data added as of May 1950. - Données sur Cornwall à partir de mai 1950. (7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure. - En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William. <sup>r</sup> Revised figures. - Nombres rectifiés.



TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	August - Août					
	Current — Courant		Savings — Épargne		Personal chequing — Chèques personnels	
	1975	1976	1975	1976	1975	1976
	thousands of dollars — milliers de dollars					
<u>Newfoundland — Terre-Neuve:</u>						
St. John's .....	788,021	1,402,628	41,433	44,709	25,815	29,938
<u>Prince Edward Island — Île-du-Prince-Édouard:</u>						
Charlottetown .....	151,651	156,389	7,777	7,618	8,935	10,821
<u>Nova Scotia — Nouvelle-Écosse:</u>						
Glace Bay .....	12,792	15,326	1,878	2,040	1,512	1,832
Halifax .....	1,200,466	1,797,801	44,322	50,122	58,052	72,568
Sydney .....	106,625	130,054	5,373	6,078	8,002	8,471
Total — 3 centres .....	1,319,883	1,943,181	51,573	58,240	67,566	82,871
<u>New Brunswick — Nouveau-Brunswick:</u>						
Fredericton .....	321,753	459,995	14,673	20,730	12,822	16,446
Moncton .....	377,585	258,279	14,053	13,799	16,333	25,033
Saint John .....	406,690	476,141	21,331	27,758	20,288	20,568
Total — 3 centres .....	1,106,028	1,194,415	50,057	62,287	49,443	62,047
<u>Québec:</u>						
Chicoutimi .....	166,027	204,243	10,124	11,203	6,162	6,897
Drummondville .....	93,158	104,126	5,151	5,763	1,507	2,146
Granby .....	133,286	136,176	7,536	7,323	3,392	4,150
Montréal .....	36,412,223	43,361,739	1,423,934	1,189,597	307,537	426,708
Québec .....	8,745,533	7,821,613	150,896	232,370	27,509	42,592
St-Hyacinthe .....	126,378	162,951	10,300	12,887	2,380	2,573
Shawinigan .....	36,569	38,439	3,687	4,151	1,770	1,824
Sherbrooke .....	197,182	261,555	16,732	18,532	8,660	10,664
Trois-Rivières .....	124,277	161,765	9,738	10,334	4,618	5,305
Valleyfield .....	49,743	60,374	11,818	5,524	1,933	2,360
Total — 10 centres .....	46,084,376	52,312,981	1,642,916	1,497,684	365,468	505,219
<u>Ontario:</u>						
Brantford .....	227,334	324,553	17,569	22,679	12,378	15,217
Chatham .....	517,549	556,745	13,655	12,973	10,126	12,340
Cornwall .....	101,675	121,975	9,339	10,682	6,287	7,450
Guelph .....	154,267	227,927	15,909	20,187	13,587	15,493
Hamilton .....	2,453,247	2,812,756	137,513	145,310	88,938	100,710
Kingston .....	179,293	231,898	29,361	29,567	26,279	30,922
Kitchener .....	638,416	746,172	35,661	37,930	28,369	35,118
London .....	1,645,396	2,074,637	119,407	71,070	58,928	65,242
Niagara Falls .....	111,424	168,410	13,711	15,242	8,523	11,498
Oshawa .....	1,298,659	1,260,534	27,932	32,469	17,730	21,693
Ottawa .....	2,348,008	3,525,914	161,508	177,150	141,731	180,226
Peterborough .....	157,462	169,777	17,629	19,049	17,246	18,248
St. Catharines .....	302,295	561,448	25,047	29,131	19,926	22,897
Sarnia .....	243,918	335,562	18,083	23,564	14,659	24,506
Sault Ste. Marie .....	511,903	895,797	23,372	21,688	15,552	15,596
Sudbury .....	233,484	221,072	27,024	31,424	20,519	23,705
Thunder Bay .....	263,153	325,257	27,549	30,879	22,539	28,015
Timmins .....	84,867	99,825	11,362	12,190	6,195	6,880
Toronto .....	68,945,716	82,621,358	1,216,771	1,626,109	725,382	714,817
Windsor .....	947,043	1,066,396	59,592	107,568	34,070	43,442
Total — 20 centres .....	81,365,109	98,348,013	2,007,994	2,476,861	1,288,964	1,394,015
<u>Manitoba:</u>						
Brandon .....	79,327	92,947	9,550	13,684	9,873	12,853
Winnipeg .....	6,330,107	7,683,514	137,842	152,302	130,018	162,893
Total 2 centres .....	6,409,434	7,776,461	147,392	165,986	139,891	175,746

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	August - Août					
	Current		Savings		Personal chequing	
	- Courant		- Épargne		- Chèques personnels	
	1975	1976	1975	1976	1975	1976
	thousands of dollars - milliers de dollars					
<b>Saskatchewan:</b>						
Moose Jaw .....	52,621	57,908	7,458	8,226	9,271	11,810
Prince Albert .....	63,582	76,067	5,004	5,862	7,372	10,495
Regina .....	1,590,400	1,889,991	38,013	48,064	45,144	53,935
Saskatoon .....	428,279	485,929	27,491	32,024	38,887	48,538
Total - 4 centres .....	2,134,882	2,509,895	77,966	94,176	100,674	124,778
<b>Alberta:</b>						
Calgary .....	6,090,761	7,759,388	130,632	160,068	194,522	288,655
Edmonton .....	4,408,832	6,125,024	222,753	148,913	179,265	263,709
Lethbridge .....	186,569	207,603	15,879	13,628	20,405	28,922
Medicine Hat .....	67,586	88,223	6,589	8,460	10,755	14,670
Total - 4 centres .....	10,753,748	14,180,238	375,853	331,069	404,947	595,956
<b>British Columbia - Colombie-Britannique:</b>						
Vancouver .....	9,520,367	11,790,413	364,309	407,203	371,013	437,790
Victoria .....	2,798,832	2,880,495	72,952	84,908	71,182	79,746
Total - 2 centres .....	12,319,199	14,670,908	437,261	492,111	442,195	517,536
Total - 50 centres .....	162,432,331	194,495,109	4,840,222	5,230,741	2,893,898	3,498,927

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) - Courant(1)			Savings - Épargne		
	Cheques cashed	Deposits(2)	Turnover	Cheques cashed	Deposits	Turnover
	- Chèques encaissés	- Dépôts(2)	- Rotation	- Chèques encaissés	- Dépôts	- Rotation
	\$'000			\$'000		
1971 .....	885,371,891	7,715,954(3)	114.75	34,090,452	22,798,922(3)	1.50
1972 .....	1,028,679,510	9,095,564(3)	113.10	38,253,735	26,201,294(3)	1.46
1973 .....	1,325,656,531	10,214,452(3)	129.78	44,318,965	29,464,452(3)	1.50
1974 .....	1,641,157,509	11,124,141(3)	147.53	57,622,225	38,269,960(3)	1.51
1975 .....	2,074,332,993	13,131,134(3)	157.97	64,194,432	44,540,450(3)	1.44
1975 - August - Août .....	165,326,229	13,157,396	150.78	4,840,222	45,592,824	1.27
September - Septembre ...	173,548,627	13,403,780	155.37	5,395,100	46,539,407	1.39
October - Octobre .....	187,203,630	13,741,128	163.48	5,265,566	47,710,001	1.32
November - Novembre .....	173,589,230	13,901,776	149.84	6,579,506	47,165,146	1.67
December - Décembre .....	203,818,295	14,668,660	166.74	5,455,725	45,793,533	1.43
1976 - January - Janvier .....	191,711,580	14,362,469	160.18	5,036,073	47,788,235	1.26
February - Février .....	175,259,133	13,273,008	158.45	4,912,448	49,296,199	1.20
March - Mars .....	198,435,733	13,246,879	179.76	5,337,066	50,222,728	1.28
April - Avril .....	193,130,497	13,538,056	171.19	5,107,266	51,843,163	1.18
May - Mai .....	191,946,119	13,923,818	165.42	5,883,359	53,312,227	1.32
June - Juin .....	210,301,961	14,405,621	175.18	6,143,292	53,890,800	1.37
July - Juillet .....	208,642,737	14,235,501	175.88	5,550,463	54,585,962	1.22
August - Août .....	197,994,036	13,915,307	170.74	5,230,741	55,373,920	1.13

(1) Includes cheques cashed against personal chequing accounts. - Comprend les chèques tirés sur les comptes chèques personnels.  
 (2) Excludes federal government deposits. - Dépôts du gouvernement fédéral exclus. (3) Average deposits for the year. - Moyenne des dépôts de l'année.

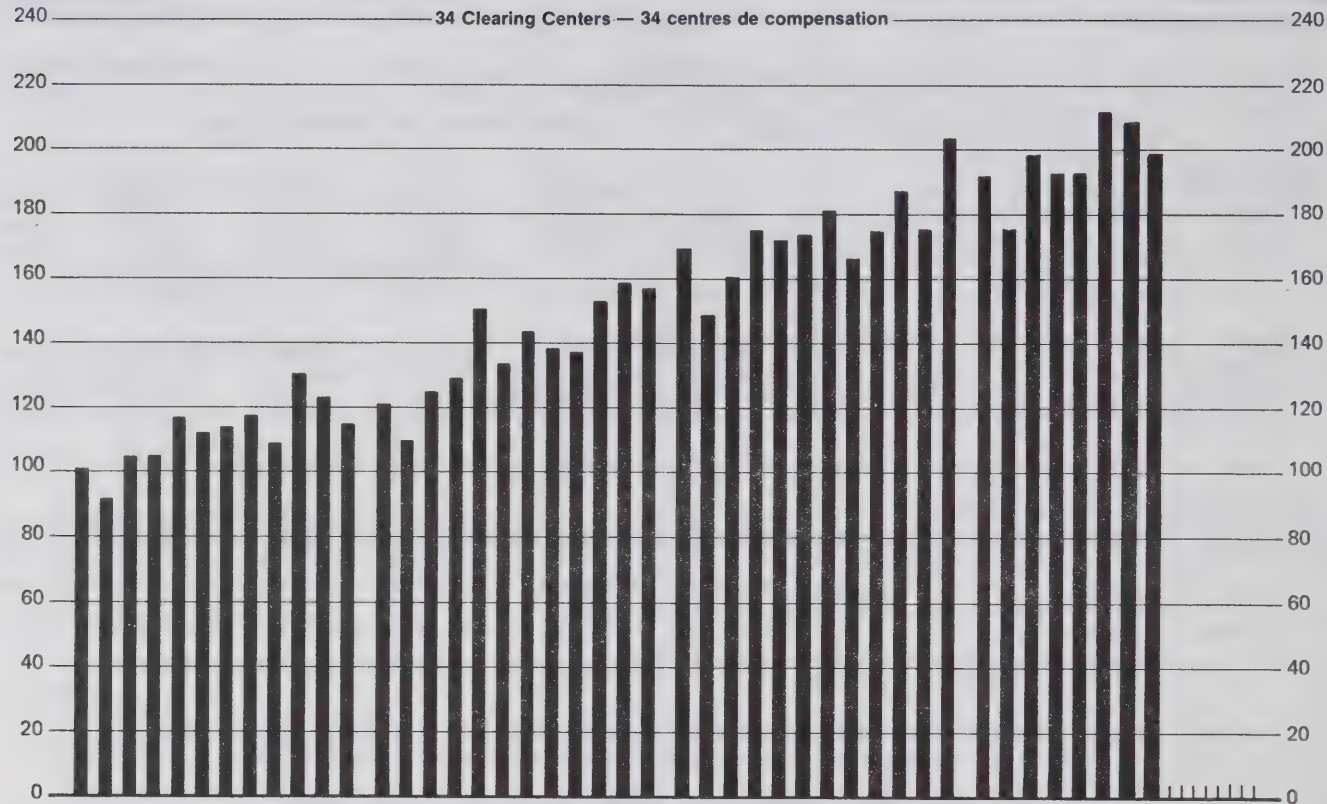
Note: Turnover in the monthly section reflects turnover on an annual basis.  
 Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.

# Value of Cheques Cashed in Canada Valeur des chèques encaissés au Canada

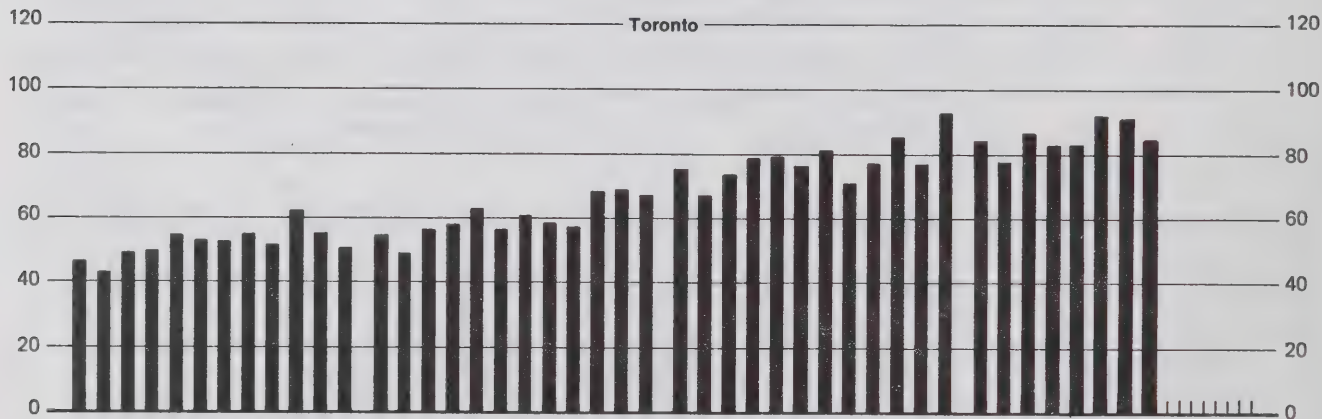
Billions of dollars  
 Milliards de dollars

Billions of dollars  
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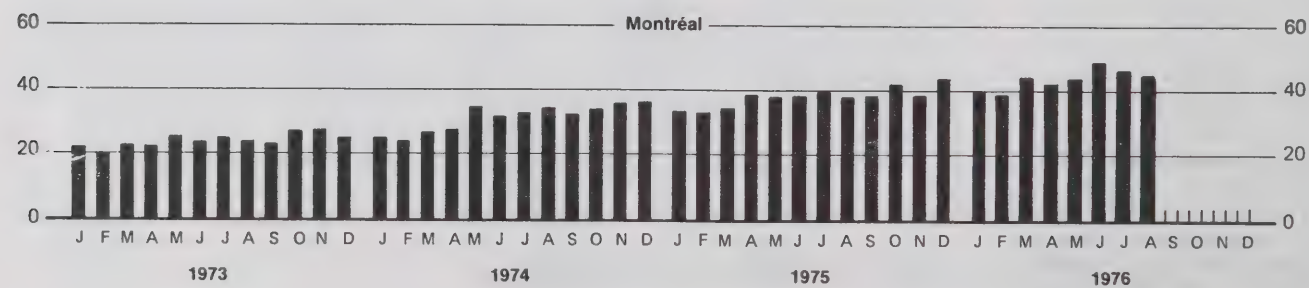
34 Clearing Centers — 34 centres de compensation



Toronto



Montréal











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CHEQUES CASHEDCHÈQUES ENCAISSÉS

Gouvernement  
Publications

SEPTEMBER - 1976 - SEPTEMBRE

With the advent of centralized data processing, Bank Clearing Houses as they were known have been closed down. The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it would be incorrect to assume that this comparison will remain valid through time. An examination is currently underway in an attempt to establish boundaries that can be more precisely defined.

The value of cheques cashed in the 50 clearing centres in September totalled \$202,109 million, 12.9% above the value for the corresponding month of 1975. Payments in 9 of the 10 provinces rose in comparison. Debits increased in Newfoundland by 56.3%, Prince Edward Island by 1.1%, Nova Scotia by 16.6%, Quebec by 17.9%, Ontario by 9.4%, Manitoba by 8.9%, Saskatchewan by 30.4%, Alberta by 16.6% and British Columbia by 15.9%. Debits decreased in New Brunswick by 10.5%.

The Centres:

Forty of the fifty centres showed a higher value of cheques cashed than in September of 1975. In respect of the major centres, payments increased in Montreal by 21.8%, Toronto by 9.2%, Winnipeg by 9.1% and Vancouver by 13.6%.

Deposit Turnover:

The turnover ratio of current deposits (compiled on an annual basis) was 167.88 compared with 155.40 for September 1975. The turnover ratio of savings accounts was 1.08 compared with the September 1975 ratio of 1.39.

Business Finance Division

L'avènement du traitement centralisé des données a fait disparaître les chambres de compensation bancaires dans leur ancienne forme. Les chiffres se rapportant au débit des comptes personnels continuent de rendre compte des données qui correspondent aux anciens centres, mais il serait inexact d'en conclure que cette comparaison sera toujours valable. On étudie actuellement le problème afin d'essayer de déterminer des limites plus précises.

La valeur des chèques encaissés dans 50 centres de compensation en septembre s'élevait à \$202,109 millions de dollars soit 12.9 % de plus qu'en septembre 1975. Les comparaisons pour le mois de septembre montrent que les versements ont augmenté dans 9 des 10 provinces. Les débits ont augmenté de 56.3 % en Terre-Neuve, de 1.1 % dans l'Île-du-Prince-Édouard, de 16.6 % en Nouvelle-Écosse, de 17.9 % au Québec, de 9.4 % en Ontario, de 8.9 % au Manitoba, de 30.4 % en Saskatchewan, de 16.6 % en Alberta et de 15.9 % en Colombie-Britannique. Les débits ont accusé une baisse de 10.5 % au Nouveau-Brunswick.

Les Centres:

Quarante des cinquante centres ont enregistré une valeur totale de chèques encaissés supérieure à celle du mois septembre 1975. Pour ce qui est des grands centres, les versements ont augmenté de 21.8 % à Montréal, de 9.2 % à Toronto, de 9.1 % à Winnipeg et de 13.6 % à Vancouver.

Volumes des transactions:

Le taux de transactions sur comptes courants (calculé sur une base annuelle) était de 167.88 comparativement à 155.40 en septembre 1975. Le taux de transactions sur comptes d'épargne était de 1.08 comparativement à 1.39 en septembre 1975.

Division des finances des entreprises

November - 1976 - Novembre  
5-4404-509



TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	September - Septembre			First nine months - Neuf premiers mois		
	1975	1976	1976 1975	1975	1976	1976 1975
	\$'000			\$'000		
<u>Newfoundland - Terre-Neuve:</u>						
St. John's .....	949,589	1,484,484	1.56	7,797,497	11,695,632	1.50
<u>Prince Edward Island - Île-du-Prince-Édouard:</u>						
Charlottetown .....	178,265	180,261	1.01	1,385,122	1,594,539	1.15
<u>Nova Scotia - Nouvelle-Écosse:</u>						
Glace Bay .....	18,714	17,216	0.92	148,433	162,063	1.09
Halifax .....	1,427,022	1,704,513	1.19	11,773,118	15,015,687	1.28
Sydney .....	139,309	126,253	0.91	1,201,651 <sup>r</sup>	1,317,954	1.10
Total - 3 centres .....	1,585,045	1,847,982	1.17	13,123,202 <sup>r</sup>	16,495,704	1.26
<u>New Brunswick - Nouveau-Brunswick:</u>						
Fredericton .....	396,269	480,155	1.21	3,465,525	4,351,757	1.26
Moncton .....	544,272	287,716	0.53	3,984,853	4,406,099	1.11
Saint John .....	559,392	574,671	1.03	4,564,895	4,723,246	1.03
Total - 3 centres .....	1,499,933	1,342,542	0.90	12,015,273	13,481,102	1.12
<u>Québec:</u>						
Chicoutimi .....	177,851	200,767	1.13	1,679,447	1,858,729	1.11
Drummondville .....	113,387	119,334	1.05	865,758	1,006,536	1.16
Granby .....	147,435	143,899	0.98	1,207,155	1,267,950	1.05
Montréal .....	38,218,452	46,566,633	1.22	333,066,261	396,202,244	1.19
Québec .....	6,096,419	5,813,588	0.95	60,777,904	68,757,907	1.13
St-Hyacinthe .....	157,871	208,924	1.32	1,307,294	1,679,954	1.29
Shawinigan .....	46,084	46,013	1.00	388,614	423,919	1.09
Sherbrooke .....	269,272	290,942	1.08	2,137,858	2,510,684	1.17
Trois-Rivières .....	179,985	166,889	0.93	1,390,079	1,526,074	1.10
Valleyfield .....	64,208	70,247	1.09	534,188	612,895	1.15
Total - 10 centres .....	45,470,964	53,627,236	1.18	403,354,558	475,846,892	1.18
<u>Ontario:</u>						
Brantford .....	284,489	346,922	1.22	2,566,304	3,228,160	1.26
Chatham .....	590,257	657,047	1.11	4,246,444	5,109,363	1.20
Cornwall .....	140,016	143,377	1.02	1,103,499	1,315,571	1.19
Guelph .....	235,972	291,006	1.23	2,014,808	2,223,759	1.10
Hamilton .....	2,912,849	2,725,364	0.94	23,823,978	25,915,153	1.09
Kingston .....	298,689	317,297	1.06	2,336,079	2,609,821	1.12
Kitchener .....	781,433	675,341	0.86	6,492,859	7,434,107	1.14
London .....	2,045,178	2,359,979	1.15	18,386,086	19,814,981	1.08
Niagara Falls .....	144,674	202,349	1.40	1,132,549	1,573,349	1.39
Oshawa .....	1,106,914	1,172,435	1.06	11,524,087	13,013,538	1.13
Ottawa .....	2,911,730	3,078,065	1.06	24,484,439	28,693,284	1.17
Peterborough .....	216,897	347,494	1.60	1,721,132	2,094,937	1.22
St. Catharines .....	382,326	602,763	1.58	3,218,394	6,460,949	2.01
Sarnia .....	284,605	339,309	1.19	2,248,987	3,043,827	1.35
Sault Ste. Marie .....	787,426	1,028,896	1.31	4,215,930	9,199,515	2.18
Sudbury .....	290,292	292,728	1.01	2,310,578	2,501,404	1.08
Thunder Bay .....	337,966	416,490	1.23	2,858,797	3,406,129	1.19
Timmins .....	101,356	125,160	1.23	893,433	1,063,007	1.19
Toronto .....	77,643,929	84,779,187	1.09	682,762,738	768,113,116	1.13
Windsor .....	1,226,265	1,509,037	1.23	10,543,273	12,416,218	1.18
Total - 20 centres .....	92,723,263	101,410,246	1.09	808,884,394	919,230,188	1.14
<u>Manitoba:</u>						
Brandon .....	122,275	114,670	0.94	837,971	984,299	1.17
Winnipeg .....	7,813,868	8,527,638	1.09	65,714,346	75,883,155	1.15
Total - 2 centres .....	7,936,143	8,642,308	1.09	66,552,317	76,867,454	1.15

<sup>r</sup> Revised figures. - Nombres rectifiés.

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABEAU 1. Chèques tirés sur les comptes individuels - fin

	September - Septembre			First nine months - Neuf premiers mois		
	1975	1976	1976 1975	1975	1976	1976 1975
	\$'000			\$'000		
<b>Saskatchewan:</b>						
Moose Jaw .....	71,626	80,531	1.12	629,512	773,656	1.23
Prince Albert .....	88,607	97,964	1.11	713,976	833,630	1.17
Regina .....	1,684,719	2,321,254	1.38	16,174,226 <sup>r</sup>	18,885,776	1.17
Saskatoon .....	522,276	587,164	1.12	4,140,665	5,272,977	1.27
Total - 4 centres .....	2,367,228	3,086,913	1.30	21,658,379 <sup>r</sup>	25,766,039	1.19
<b>Alberta:</b>						
Calgary .....	6,305,883	7,898,912	1.25	56,124,634	74,392,731	1.33
Edmonton .....	5,305,113	5,643,106	1.06	42,462,170	51,246,583	1.21
Lethbridge .....	237,384	252,068	1.06	1,980,125	2,293,805	1.16
Medicine Hat .....	85,195	115,234	1.35	719,758	1,007,636	1.40
Total - 4 centres .....	11,933,575	13,909,320	1.17	101,286,687	128,940,755	1.27
<b>British Columbia - Colombie-Britannique:</b>						
Vancouver .....	11,845,753	13,450,932	1.14	97,499,959	118,581,826	1.22
Victoria .....	2,453,969	3,127,207	1.27	23,058,085	24,575,750	1.07
Total - 2 centres .....	14,299,722	16,578,139	1.16	120,558,044	143,157,576	1.19
Total - 50 centres .....	178,943,727	202,109,431	1.13	1,556,615,473 <sup>r</sup>	1,813,075,881	1.16

<sup>r</sup> Revised figures. - Nombres rectifiés.

TABLE 2. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABEAU 2. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years - Années représentatives	Canada	Atlantic Provinces - Provinces de l'Atlantique	Québec	Ontario	Prairie Provinces - Provinces des Prairies	British Columbia - Colombie- Britannique
	thousands of dollars - milliers de dollars					
1924 .....	19,202,604(1)	445,776	5,725,400	7,704,396	4,071,267	1,255,765
1925 .....	19,346,701	415,611	5,979,550	7,765,533	3,850,626	1,335,381
1929 .....	33,976,109	590,226	11,946,822	13,804,420	5,424,023	2,210,618
1930 .....	27,887,943	523,889	9,756,360	11,239,311	4,583,278	1,785,105
1933 .....	21,828,718	351,094	6,208,640	9,324,234	4,835,700(2)	1,109,050
1935 .....	22,684,735	409,535	6,498,154	10,173,299	4,389,716	1,214,031
1940 .....	24,653,182	598,179	7,280,759	10,778,685	4,427,768	1,567,791
1945 .....	47,970,222	1,095,244	13,593,691	22,088,957(3)	8,158,326	3,034,004
1950 .....	70,921,289	1,912,962(4)	20,156,822	30,676,688(5)	12,169,870	6,004,947
1953 .....	103,851,449	3,101,370	28,557,093	45,516,379	18,121,732	8,554,875
1955 .....	120,837,068	3,288,488	35,593,296	54,581,921	18,195,250	9,228,113
1960 .....	199,415,402	4,059,454	59,068,261	93,220,988	29,669,372	13,397,327
1965 .....	348,637,297	6,856,973	105,569,261	162,086,944	49,741,326	24,382,793
1966 .....	381,152,838	8,556,990	117,337,485	171,873,401	55,098,147	28,286,815
1967 .....	418,493,971	9,433,066	129,990,473	187,214,417	61,524,870	30,331,045
1968 .....	451,278,305	10,539,425	131,894,468	209,847,396	65,595,099	33,401,917
1969 .....	523,357,238	12,478,006	145,233,527	253,031,470	71,444,956	41,169,279
1970 .....	578,646,206	14,228,352	150,809,406	292,350,586(6)	79,497,626	41,760,236
1971 .....	639,996,394	14,632,935	167,167,142	329,204,320	81,779,056	47,212,941
1972 .....	758,352,540	16,263,608	198,834,339	395,165,549	91,545,840	56,543,204
1973 .....	967,645,488	18,411,135	237,418,320	526,158,985	112,343,718	73,313,330
1974 .....	1,188,073,574 <sup>r</sup>	23,834,507	309,669,303	602,447,309	155,658,865 <sup>r</sup>	96,463,590
1975 .....	1,521,904,457 <sup>r</sup>	28,120,363	395,982,023	787,746,644	189,497,383 <sup>r</sup>	120,558,044
1976 .....	1,768,575,172	35,840,664	467,470,835	890,531,849	231,574,248	143,157,576

(1) Original 31 centres. - À l'origine, 31 centres. (2) Includes Sarnia as of January 1926 and Sudbury as of September 1929. - Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929. (3) Weyburn branches absorbed by Imperial Bank, May 1931. - Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931. (4) St. Catharines data added as of May 1941. - Données sur St. Catharines ajoutées à partir de mai 1941. (5) St. John's, Newfoundland, data added as of April 1949. - Données sur St. John's, Terre-Neuve, à partir d'avril 1949. (6) Cornwall data added as of May 1950. - Données sur Cornwall à partir de mai 1950. (7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure. - En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William. <sup>r</sup> Revised figures. - Nombres rectifiés.

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	September - Septembre					
	Current — Courant		Savings — Épargne		Personal chequing — Chèques personnels	
	1975	1976	1975	1976	1975	1976
	thousands of dollars — milliers de dollars					
<u>Newfoundland — Terre-Neuve:</u>						
St. John's .....	875,044	1,395,228	45,272	59,760	29,273	29,496
<u>Prince Edward Island — Île-du-Prince-Édouard:</u>						
Charlottetown .....	158,617	160,993	8,961	8,074	10,687	11,194
<u>Nova Scotia — Nouvelle-Écosse:</u>						
Glace Bay .....	14,868	13,089	2,366	2,292	1,480	1,835
Halifax .....	1,309,932	1,576,064	50,822	52,093	66,268	76,356
Sydney .....	115,210	111,142	15,957	6,415	8,142	8,696
Total — 3 centres .....	1,440,010	1,700,295	69,145	60,800	75,890	86,887
<u>New Brunswick — Nouveau-Brunswick:</u>						
Fredericton .....	362,100	440,685	18,734	21,902	15,435	17,568
Moncton .....	508,991	252,792	15,836	15,595	19,445	19,329
Saint John .....	513,711	532,901	24,857	21,854	20,824	19,916
Total — 3 centres .....	1,384,802	1,226,378	59,427	59,351	55,704	56,813
<u>Québec:</u>						
Chicoutimi .....	160,507	182,456	10,746	11,547	6,598	6,764
Drummondville .....	105,560	110,529	5,891	6,501	1,936	2,304
Granby .....	136,444	131,136	7,027	8,098	3,964	4,665
Montréal .....	36,539,513	44,962,121	1,323,862	1,194,513	355,077	409,999
Québec .....	5,901,120	5,605,877	165,940	176,127	29,359	31,584
St-Hyacinthe .....	143,674	194,287	11,760	11,924	2,437	2,713
Shawinigan .....	40,420	40,393	3,744	3,966	1,920	1,654
Sherbrooke .....	234,511	263,140	24,785	16,645	9,976	11,157
Trois-Rivières .....	164,817	151,653	9,948	9,651	5,220	5,585
Valleyfield .....	56,339	62,319	5,627	5,432	2,242	2,496
Total — 10 centres .....	43,482,905	51,703,911	1,569,330	1,444,404	418,729	478,921
<u>Ontario:</u>						
Brantford .....	249,532	312,684	21,067	17,823	13,890	16,415
Chatham .....	565,617	630,033	13,223	13,545	11,417	13,469
Cornwall .....	122,766	125,371	10,329	10,039	6,921	7,967
Guelph .....	200,593	253,394	20,268	20,550	15,111	17,062
Hamilton .....	2,667,787	2,472,909	146,693	146,916	98,369	105,539
Kingston .....	233,043	251,414	37,735	33,656	27,911	32,227
Kitchener .....	708,310	600,754	40,498	38,922	32,625	35,665
London .....	1,889,642	2,212,012	89,075	75,338	66,461	72,629
Niagara Falls .....	116,254	174,252	18,873	15,840	9,547	12,257
Oshawa .....	1,058,830	1,119,539	28,274	31,701	19,810	21,195
Ottawa .....	2,573,735	2,707,291	181,286	186,167	156,709	184,607
Peterborough .....	177,419	305,044	21,889	23,132	17,589	19,318
St. Catharines .....	333,986	549,841	26,006	27,734	22,334	25,188
Sarnia .....	248,527	287,155	20,837	28,677	15,241	23,477
Sault Ste. Marie .....	752,697	989,592	20,002	21,666	14,727	17,638
Sudbury .....	238,404	236,040	30,391	32,261	21,497	24,427
Thunder Bay .....	273,132	354,598	39,703	31,238	25,131	30,654
Timmins .....	83,354	104,450	11,925	13,953	6,077	6,757
Toronto .....	75,280,921	82,477,577	1,642,741	1,496,637	720,267	804,973
Windsor .....	1,112,530	1,332,088	74,342	72,928	39,393	104,021
Total — 20 centres .....	88,887,079	97,496,038	2,495,157	2,338,723	1,341,027	1,575,485
<u>Manitoba:</u>						
Brandon .....	99,635	89,177	11,847	13,307	10,793	12,186
Winnipeg .....	7,513,845	8,209,762	156,616	156,623	143,407	161,253
Total 2 centres .....	7,613,480	8,298,939	168,463	169,930	154,200	173,439



TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	September - Septembre					
	Current		Savings		Personal chequing	
	- Courant		- Épargne		- Chèques personnels	
	1975	1976	1975	1976	1975	1976
	thousands of dollars - milliers de dollars					
<b>Saskatchewan:</b>						
Moose Jaw .....	54,511	60,568	7,481	8,575	9,634	11,388
Prince Albert .....	73,925	81,786	5,401	5,931	9,281	10,247
Regina .....	1,599,862	2,213,200	38,918	53,419	45,939	54,635
Saskatoon .....	450,163	504,624	31,357	30,922	40,756	51,618
Total - 4 centres .....	2,178,461	2,860,178	83,157	98,847	105,610	127,888
<b>Alberta:</b>						
Calgary .....	5,924,445	7,478,592	167,418	153,707	214,020	266,613
Edmonton .....	4,910,234	5,260,841	160,140	155,527	234,739	226,738
Lethbridge .....	197,722	208,452	14,208	13,401	25,454	30,215
Medicine Hat .....	67,289	89,615	6,995	9,858	10,911	15,761
Total - 4 centres .....	11,099,690	13,037,500	348,761	332,493	485,124	539,327
<b>British Columbia - Colombie-Britannique:</b>						
Vancouver .....	10,975,916	12,419,551	462,419	410,663	407,418	620,718
Victoria .....	2,290,271	2,965,272	85,008	80,067	78,690	81,868
Total - 2 centres .....	13,266,187	15,384,823	547,427	490,730	486,108	702,586
Total - 50 centres .....	170,386,275	193,264,283	5,395,100	5,063,112	3,162,352	3,782,036

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) - Courant(1)			Savings - Épargne		
	Cheques cashed	Deposits(2)	Turnover	Cheques cashed	Deposits	Turnover
	- Chèques encaissés	- Dépôts(2)	- Rotation	- Chèques encaissés	- Dépôts	- Rotation
	\$'000			\$'000		
1971 .....	885,371,891	7,715,954(3)	114.75	34,090,452	22,798,922(3)	1.50
1972 .....	1,028,679,510	9,095,564(3)	113.10	38,253,735	26,201,294(3)	1.46
1973 .....	1,325,656,531	10,214,452(3)	129.78	44,318,965	29,464,452(3)	1.50
1974 .....	1,641,157,509	11,124,141(3)	147.53	57,622,225	38,269,960(3)	1.51
1975 .....	2,074,332,993	13,131,134(3)	157.97	64,194,432	44,540,450(3)	1.44
1975 - September - Septembre ...	173,548,627	13,403,780	155.40	5,395,100	46,539,407	1.39
October - Octobre .....	187,203,630	13,741,128	163.49	5,265,566	47,710,001	1.32
November - Novembre .....	173,589,230	13,901,776	149.88	6,579,506	47,165,146	1.67
December - Décembre .....	203,818,295	14,668,660	166.74	5,455,725	45,793,533	1.43
1976 - January - Janvier .....	191,711,580	14,362,469	160.18	5,036,073	47,788,235	1.26
February - Février .....	175,259,133	13,273,008	158.45	4,912,448	49,296,199	1.20
March - Mars .....	198,435,733	13,246,879	179.76	5,337,066	50,222,728	1.28
April - Avril .....	193,130,497	13,538,056	171.19	5,107,266	51,843,163	1.18
May - Mai .....	191,946,119	13,923,818	165.43	5,883,359	53,312,227	1.32
June - Juin .....	210,301,961	14,405,621	175.18	6,143,292	53,890,800	1.37
July - Juillet .....	208,642,737	14,235,501	175.88	5,550,463	54,585,962	1.22
August - Août .....	197,994,036	13,915,307	170.74	5,230,741	55,373,920	1.13
September - Septembre ...	197,046,319	14,085,936	167.88	5,063,112	56,136,717	1.08

(1) Includes cheques cashed against personal chequing accounts. - Comprend les chèques tirés sur les comptes chèques personnels. (2) Excludes federal government deposits. - Dépôts du gouvernement fédéral exclus. (3) Average deposits for the year. - Moyenne des dépôts de l'année.

Note: Turnover in the monthly section reflects turnover on an annual basis.

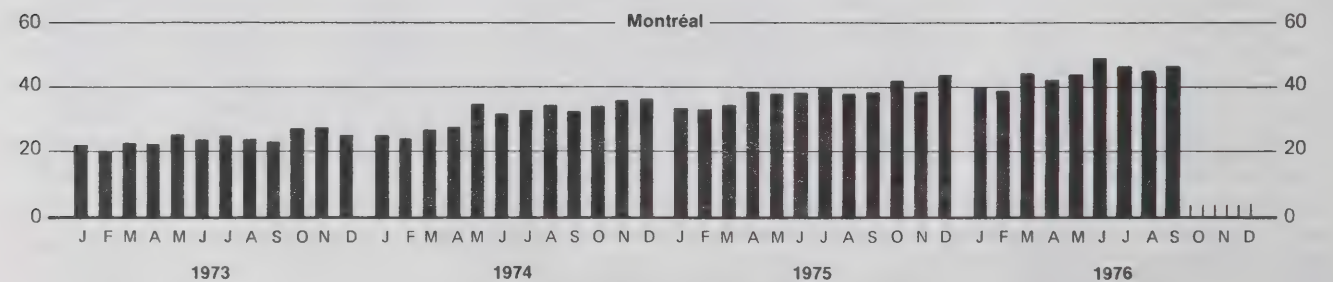
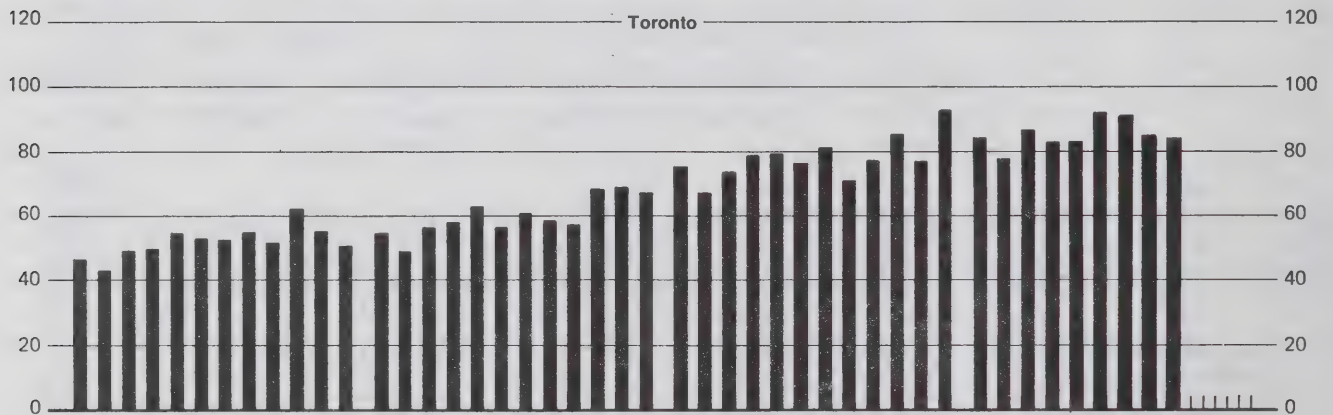
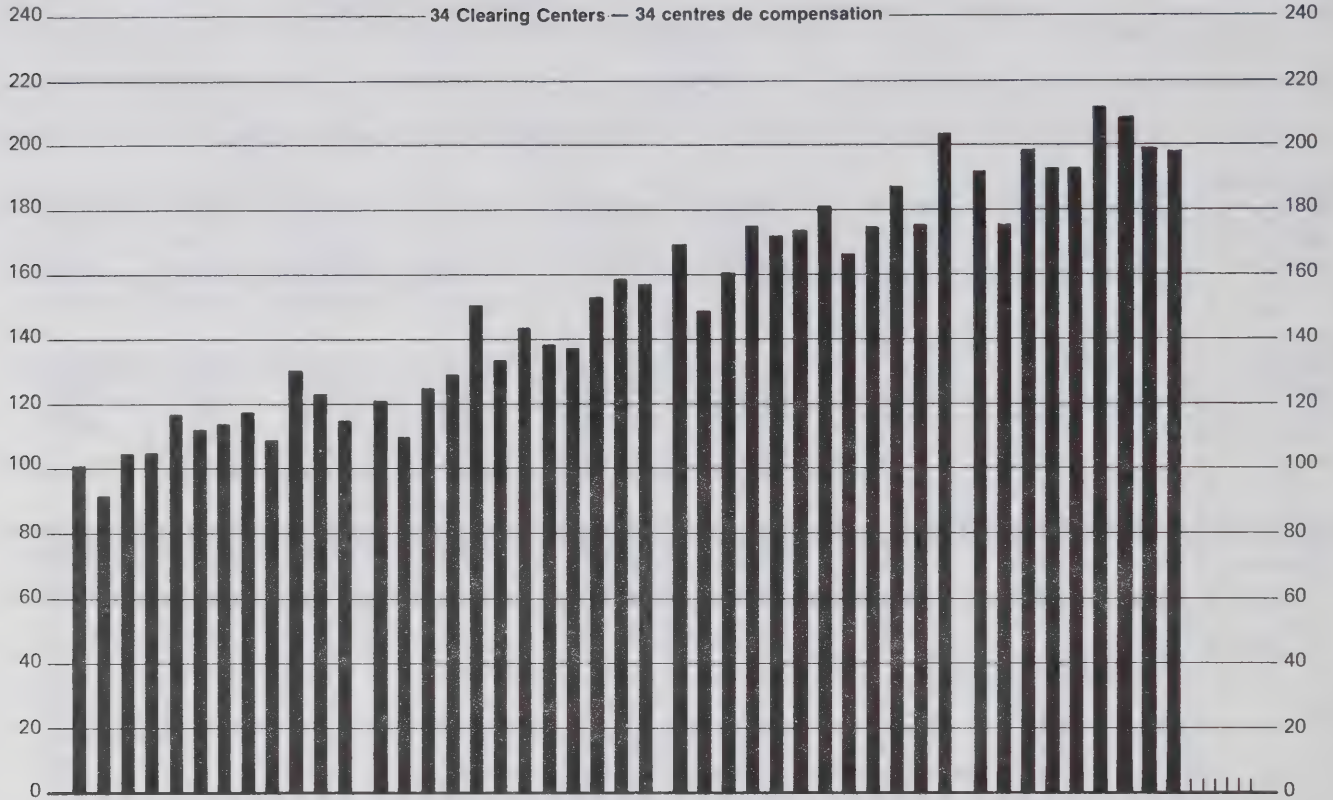
Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.

# Value of Cheques Cashed in Canada Valeur des chèques encaissés au Canada

Billions of dollars  
Milliards de dollars

Billions of dollars  
Milliards de dollars

34 Clearing Centers — 34 centres de compensation











# Statistics Canada Statistique Canada

Price: 30 cents, \$3.00 a year

Prix: 30 cents, \$3.00 par année

CHEQUES CASHEDCHÈQUES ENCAISSÉS

OCTOBER - 1976 - OCTOBRE

With the advent of centralized data processing, Bank Clearing Houses as they were known have been closed down. The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it would be incorrect to assume that this comparison will remain valid through time. An examination is currently underway in an attempt to establish boundaries that can be more precisely defined.

The value of cheques cashed in the 50 clearing centres in October totalled \$201,100 million, 4.5% above the value for the corresponding month of 1975. Payments in 7 of the 10 provinces rose in comparison. Debits increased in Newfoundland by 45.4%, Nova Scotia by 33.1%, Quebec by 6.1%, Ontario by 0.7%, Saskatchewan by 18.5%, Alberta by 27.9% and British Columbia by 8.4%. Debits decreased in Prince Edward Island by 10.7%, New Brunswick by 14.4% and Manitoba by 6.6%.

The Centres

Thirty-seven of the fifty centres showed a higher value of cheques cashed than in October of 1975. In respect of the major centres, payments increased in Montreal by 4.3% and Vancouver by 7.2%; they decreased in Toronto by 1.2% and Winnipeg by 6.6%.

Deposit Turnover

The turnover ratio of current deposits (compiled on an annual basis) was 168.58 compared with 163.48 for October 1975. The turnover ratio of savings accounts was 1.08 compared with the October 1975 ratio of 1.32.

Business Finance Division

December - 1976 - Décembre  
5-4404-509

L'avènement du traitement centralisé des données a fait disparaître les chambres de compensation bancaires dans leur ancienne forme. Les chiffres se rapportant au débit des comptes personnels continuent de rendre compte des données qui correspondent aux anciens centres, mais il serait inexact d'en conclure que cette comparaison sera toujours valable. On étudie actuellement le problème afin d'essayer de déterminer des limites plus précises.

La valeur des chèques encaissés dans 50 centres de compensation en octobre s'élevait à 201,100 millions de dollars soit 4.5 % de plus qu'en octobre 1975. Les comparaisons pour le mois d'octobre montrent que les versements ont augmenté dans 7 des 10 provinces. Les débits ont augmenté de 45.4 % en Terre-Neuve, de 33.1 % en Nouvelle-Écosse, de 6.1 % au Québec, de 0.7 % en Ontario, de 18.5 % en Saskatchewan, de 27.9 % en Alberta et de 8.4 % en Colombie-Britannique. Les débits ont accusé une baisse de 10.7 % dans l'Île-du-Prince-Édouard, de 14.4 % au Nouveau-Brunswick, et de 6.6 % au Manitoba.

Les centres

Trente-sept des cinquante centres ont enregistré une valeur totale de chèques encaissés supérieure à celle du mois octobre 1975. Pour ce qui est des grands centres, les versements ont augmenté de 4.3 % à Montréal et de 7.2 % à Vancouver; ils ont diminué de 1.2 % à Toronto et de 6.6 % à Winnipeg.

Volumes des transactions

Le taux de transactions sur comptes courants (calculé sur une base annuelle) était de 168.58 comparativement à 163.48 en octobre 1975. Le taux de transactions sur comptes d'épargne était de 1.08 comparativement à 1.32 en octobre 1975.

Division des finances des entreprises

TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	October - Octobre			First ten months - Dix premiers mois		
	1975	1976	1976 1975	1975	1976	1976 1975
	\$'000			\$'000		
<u>Newfoundland - Terre-Neuve:</u>						
St. John's .....	945,676	1,375,094	1.45	8,743,173	13,070,726	1.49
<u>Prince Edward Island - Île-du-Prince-Édouard:</u>						
Charlottetown .....	188,617	168,382	0.89	1,573,739	1,762,921	1.12
<u>Nova Scotia - Nouvelle-Écosse:</u>						
Glace Bay .....	17,493	16,437	0.94	165,926	178,500	1.08
Halifax .....	1,318,789	1,805,353	1.37	13,091,907	16,821,040	1.28
Sydney .....	134,223	135,469	1.01	1,335,874 <sup>F</sup>	1,453,423	1.09
Total - 3 centres .....	1,470,505	1,957,259	1.33	14,593,707 <sup>F</sup>	18,452,963	1.26
<u>New Brunswick - Nouveau-Brunswick:</u>						
Fredericton .....	457,551	464,746	1.02	3,923,076	4,816,503	1.23
Moncton .....	514,810	283,847	0.55	4,499,663	4,689,946	1.04
Saint John .....	614,984	609,561	0.99	5,179,879	5,332,807	1.03
Total - 3 centres .....	1,587,345	1,358,154	0.86	13,602,618	14,839,256	1.09
<u>Québec:</u>						
Chicoutimi .....	193,102	193,612	1.00	1,872,549	2,052,341	1.10
Drummondville .....	117,363	113,426	0.97	983,121	1,119,962	1.14
Granby .....	140,886	139,864	0.99	1,348,041	1,407,814	1.04
Montréal .....	42,167,830	43,981,604	1.04	375,234,091	440,183,848	1.17
Québec .....	5,244,058	6,292,038	1.20	66,021,962	75,049,945	1.14
St-Hyacinthe .....	190,388	242,907	1.28	1,497,682	1,922,861	1.28
Shawinigan .....	47,102	46,092	0.98	435,716	470,011	1.08
Sherbrooke .....	261,507	284,460	1.09	2,399,365	2,795,144	1.16
Trois-Rivières .....	158,994	159,552	1.00	1,549,073	1,685,626	1.09
Valleyfield .....	65,027	67,142	1.03	599,215	680,037	1.13
Total - 10 centres .....	48,586,257	51,520,697	1.06	451,940,815	527,367,589	1.17
<u>Ontario:</u>						
Brantford .....	300,891	340,372	1.13	2,867,195	3,568,532	1.24
Chatham .....	513,052	724,758	1.41	4,759,496	5,834,121	1.23
Cornwall .....	134,144	148,245	1.11	1,237,643	1,463,816	1.18
Guelph .....	229,503	256,738	1.12	2,244,311	2,480,497	1.11
Hamilton .....	2,839,339	2,626,967	0.93	26,663,317	28,542,120	1.07
Kingston .....	329,507	338,617	1.03	2,665,586	2,948,438	1.11
Kitchener .....	808,523	710,614	0.88	7,301,382	8,144,721	1.12
London .....	2,057,928	2,368,417	1.15	20,444,014	22,183,398	1.09
Niagara Falls .....	148,739	183,895	1.24	1,281,288	1,757,244	1.37
Oshawa .....	1,712,175	2,444,806	1.43	13,236,262	15,458,344	1.17
Ottawa .....	2,893,890	3,191,781	1.10	27,378,329	31,885,065	1.16
Peterborough .....	213,245	224,499	1.05	1,934,377	2,319,436	1.20
St. Catharines .....	386,785	598,188	1.55	3,605,179	7,059,137	1.96
Sarnia .....	314,471	313,027	1.00	2,563,458	3,356,854	1.31
Sault Ste. Marie .....	1,075,420	1,117,492	1.04	5,291,350	10,317,007	1.95
Sudbury .....	287,229	278,568	0.97	2,597,807	2,779,972	1.07
Thunder Bay .....	368,999	410,310	1.11	3,227,796	3,816,439	1.18
Timmins .....	111,228	119,708	1.08	1,004,661	1,182,715	1.18
Toronto .....	85,731,888	84,688,275	0.99	768,494,626	852,801,391	1.11
Windsor .....	1,389,449	1,450,432	1.04	11,932,722	13,866,650	1.16
Total - 20 centres .....	101,846,405	102,535,709	1.01	910,730,799	1,021,765,897	1.12
<u>Manitoba:</u>						
Brandon .....	105,647	114,001	1.08	943,618	1,098,300	1.16
Winnipeg .....	9,414,701	8,779,128	0.93	75,129,047	84,662,283	1.13
Total - 2 centres .....	9,520,348	8,893,129	0.93	76,072,665	85,760,583	1.13

<sup>F</sup> Revised figures. - Nombres rectifiés.



TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABEAU 1. Chèques tirés sur les comptes individuels - fin

	October - Octobre			First ten months - Dix premiers mois		
	1975	1976	1976 1975	1975	1976	1976 1975
	\$'000			\$'000		
<b>Saskatchewan:</b>						
Moose Jaw .....	84,811	85,552	1.01	714,323	859,208	1.20
Prince Albert .....	71,127	94,046	1.32	785,103	927,676	1.18
Regina .....	1,702,040	2,068,486	1.22	17,876,266 <sup>†</sup>	20,954,262	1.17
Saskatoon .....	520,228	569,864	1.10	4,660,893	5,842,841	1.25
Total - 4 centres .....	2,378,206	2,817,948	1.18	24,036,585 <sup>†</sup>	28,583,987	1.19
<b>Alberta:</b>						
Calgary .....	6,457,768	8,657,169	1.34	62,582,402	83,049,900	1.33
Edmonton .....	5,238,583	6,340,280	1.21	47,700,753	57,586,863	1.21
Lethbridge .....	235,146	258,628	1.10	2,215,271	2,552,433	1.15
Medicine Hat .....	97,693	127,530	1.31	817,451	1,135,166	1.39
Total - 4 centres .....	12,029,190	15,383,607	1.28	113,315,877	144,324,362	1.27
<b>British Columbia - Colombie-Britannique:</b>						
Vancouver .....	11,915,181	12,777,518	1.07	109,415,140	131,359,344	1.20
Victoria .....	2,001,466	2,302,293	1.15	25,059,551	26,878,043	1.07
Total - 2 centres .....	13,916,647	15,079,811	1.08	134,474,691	158,237,387	1.18
Total - 50 centres .....	192,469,196	201,089,790	1.04	1,749,084,669 <sup>†</sup>	2,014,165,671	1.15

<sup>†</sup> Revised figures. - Nombres rectifiés.

TABLE 2. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABEAU 2. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years - Années représentatives	Canada	Atlantic Provinces - Provinces de l'Atlantique	Québec	Ontario	Prairie Provinces - Provinces des Prairies	British Columbia - Colombie- Britannique
thousands of dollars - milliers de dollars						
1924 .....	21,923,800(1)	490,810	6,515,884	8,907,420	4,596,428	1,413,258
1925 .....	22,218,787	466,520	6,843,394	8,868,721	4,536,664	1,503,488
1929 .....	38,689,582	663,986	13,663,151	15,447,274	6,448,568	2,466,603
1930 .....	31,505,450	587,834	11,110,314	12,599,533(2)	5,232,364	1,975,405
1933 .....	24,652,076	394,570	6,978,306	10,599,485	5,437,168(3)	1,242,547
1935 .....	25,592,252	460,220	7,285,921	11,275,137	5,209,632	1,361,342
1940 .....	28,179,806	675,498	8,198,470	12,494,968	5,039,884	1,770,986
1945 .....	53,719,374	1,215,692	15,087,618	24,660,551(4)	9,313,060	3,442,453
1950 .....	80,312,788	2,145,466(5)	22,913,712	34,536,274(6)	13,932,196	6,785,140
1953 .....	116,204,392	3,459,618	32,041,185	50,672,402	20,503,994	9,527,193
1955 .....	135,197,914	3,681,910	39,799,222	60,957,588	20,374,857	10,384,337
1960 .....	222,165,799	4,505,666	65,865,272	103,492,318	33,428,124	14,874,419
1965 .....	387,557,797	7,673,655	117,926,669	179,144,392	55,698,380	27,114,701
1966 .....	425,264,890	9,449,451	131,445,540	191,375,988	61,621,956	31,371,955
1967 .....	468,039,464	10,513,914	144,770,817	210,081,992	68,742,131	33,930,610
1968 .....	506,813,966	11,898,780	148,556,565	234,961,503	73,742,169	37,654,949
1969 .....	586,862,285	14,091,431	161,654,302	284,564,954	80,420,238	46,131,360
1970 .....	649,680,898	15,845,540	169,929,108	328,576,378(7)	88,696,031	46,633,841
1971 .....	719,638,294	16,288,292	187,025,376	372,420,217	91,442,136	52,462,273
1972 .....	851,036,696	18,154,761	223,181,000	443,692,039	102,392,153	63,616,743
1973 .....	1,097,695,381	20,648,149	268,913,900	597,507,461	127,652,401	82,973,470
1974 .....	1,341,062,043 <sup>†</sup>	26,831,332	348,745,115	682,408,521	174,554,035 <sup>†</sup>	108,523,040
1975 .....	1,709,216,102 <sup>†</sup>	31,514,622	443,655,418	886,146,244	213,425,127 <sup>†</sup>	134,474,691
1976 .....	1,963,606,240	39,914,519	518,028,937	988,756,465	258,668,932	158,237,387

(1) Original 31 centres. - À l'origine, 31 centres. (2) Includes Sarnia as of January 1926 and Sudbury as of September 1929. - Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929. (3) Weyburn branches absorbed by Imperial Bank, May 1931. - Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931. (4) St. Catharines data added as of May 1941. - Données sur St. Catharines ajoutées à partir de mai 1941. (5) St. John's, Newfoundland, data added as of April 1949. - Données sur St. John's, Terre-Neuve, à partir d'avril 1949. (6) Cornwall data added as of May 1950. - Données sur Cornwall à partir de mai 1950. (7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure. - En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William. <sup>†</sup> Revised figures. - Nombres rectifiés.

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	October - Octobre					
	Current — Courant		Savings — Épargne		Personal chequing — Chèques personnels	
	1975	1976	1975	1976	1975	1976
	thousands of dollars — milliers de dollars					
<u>Newfoundland — Terre-Neuve:</u>						
St. John's .....	872,837	1,303,934	46,079	41,200	26,760	29,960
<u>Prince Edward Island — Île-du-Prince-Édouard:</u>						
Charlottetown .....	169,136	150,210	8,216	7,940	11,265	10,232
<u>Nova Scotia — Nouvelle-Écosse:</u>						
Glace Bay .....	13,824	13,157	1,941	1,660	1,728	1,620
Halifax .....	1,208,139	1,689,949	48,430	46,530	62,220	68,874
Sydney .....	119,859	123,207	6,288	5,268	8,076	6,994
Total — 3 centres .....	1,341,822	1,826,313	56,659	53,458	72,024	77,488
<u>New Brunswick — Nouveau-Brunswick:</u>						
Fredericton .....	425,453	432,299	17,443	16,779	14,655	15,668
Moncton .....	482,883	250,319	14,418	14,952	17,509	18,576
Saint John .....	567,423	569,286	27,303	20,162	20,258	20,113
Total — 3 centres .....	1,475,759	1,251,904	59,164	51,893	52,422	54,357
<u>Québec:</u>						
Chicoutimi .....	175,396	157,941	10,819	10,280	6,887	25,391
Drummondville .....	109,367	105,395	6,002	5,962	1,994	2,069
Granby .....	130,205	125,819	6,868	9,671	3,813	4,374
Montréal .....	40,414,793	42,272,699	1,389,849	1,294,764	363,188	414,141
Québec .....	5,023,823	6,048,130	183,435	212,673	36,800	31,235
St-Hyacinthe .....	172,115	225,090	15,459	14,680	2,814	3,137
Shawinigan .....	41,545	39,999	3,765	3,889	1,792	2,204
Sherbrooke .....	235,585	256,591	16,141	16,843	9,781	11,026
Trois-Rivières .....	143,927	143,169	10,158	10,758	4,909	5,625
Valleyfield .....	56,864	59,114	5,711	5,570	2,452	2,458
Total — 10 centres .....	46,503,620	49,433,947	1,648,207	1,585,090	434,430	501,660
<u>Ontario:</u>						
Brantford .....	267,071	308,385	19,412	17,222	14,408	14,765
Chatham .....	485,364	698,427	14,889	13,058	12,799	13,273
Cornwall .....	116,352	131,025	10,732	9,657	7,060	7,563
Guelph .....	194,811	220,838	19,321	19,691	15,371	16,209
Hamilton .....	2,601,184	2,381,779	145,409	145,179	92,746	100,009
Kingston .....	266,022	276,226	36,448	28,950	27,037	33,441
Kitchener .....	734,003	638,169	41,014	36,543	33,506	35,902
London .....	1,915,961	2,220,938	78,012	76,886	63,955	70,593
Niagara Falls .....	120,699	156,163	17,925	17,102	10,115	10,630
Oshawa .....	1,664,093	2,394,044	28,318	28,834	19,764	21,928
Ottawa .....	1,561,656	2,836,620	175,250	170,142	156,984	185,019
Peterborough .....	174,629	186,971	19,825	19,199	18,791	18,329
St. Catharines .....	332,070	543,699	27,436	31,312	27,279	23,177
Sarnia .....	278,893	274,474	19,320	20,707	16,258	17,846
Sault Ste. Marie .....	1,041,957	1,085,826	19,835	17,331	13,628	14,335
Sudbury .....	233,230	225,924	31,470	29,884	22,529	22,760
Thunder Bay .....	314,987	351,853	30,002	28,723	24,010	29,734
Timmins .....	93,129	99,816	11,951	13,258	6,148	6,634
Toronto .....	83,496,381	82,322,362	1,520,049	1,488,692	715,458	877,221
Windsor .....	1,282,722	1,325,377	65,165	84,001	41,562	41,054
Total — 20 centres .....	98,175,214	98,678,916	2,331,783	2,296,371	1,339,408	1,560,422
<u>Manitoba:</u>						
Brandon .....	82,277	86,169	12,294	14,143	11,076	13,689
Winnipeg .....	9,109,949	8,392,841	151,009	214,822	153,743	171,465
Total 2 centres .....	9,192,226	8,479,010	163,303	228,965	164,819	185,154

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	October - Octobre					
	Current		Savings		Personal chequing	
	- Courant		- Épargne		- Chèques personnels	
	1975	1976	1975	1976	1975	1976
	thousands of dollars - milliers de dollars					
<b>Saskatchewan:</b>						
Moose Jaw .....	66,057	65,862	8,644	8,228	10,110	11,462
Prince Albert .....	59,756	77,503	4,596	5,818	6,775	10,725
Regina .....	1,613,745	1,970,344	40,206	36,537	48,089	61,605
Saskatoon .....	446,498	499,102	28,287	26,420	45,443	44,342
Total - 4 centres .....	2,186,056	2,612,811	81,733	77,003	110,417	128,134
<b>Alberta:</b>						
Calgary .....	6,101,581	8,157,847	129,986	207,985	226,201	291,337
Edmonton .....	4,899,626	5,985,026	142,679	136,851	196,278	218,403
Lethbridge .....	198,028	217,235	13,000	13,233	24,118	28,160
Medicine Hat .....	76,584	104,058	8,253	7,692	12,856	15,780
Total - 4 centres .....	11,275,819	14,464,166	293,918	365,761	459,453	553,680
<b>British Columbia - Colombie-Britannique:</b>						
Vancouver .....	11,004,308	11,877,433	497,650	397,858	413,223	502,227
Victoria .....	1,846,514	2,115,999	78,854	69,522	76,098	116,772
Total - 2 centres .....	12,850,822	13,993,432	576,504	467,380	489,321	618,999
Total - 50 centres .....	184,043,311	192,194,643	5,265,566	5,175,061	3,160,319	3,720,086

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) - Courant(1)			Savings - Épargne		
	Cheques cashed	Deposits(2)	Turnover	Cheques cashed	Deposits	Turnover
	- Chèques encaissés	- Dépôts(2)	- Rotation	- Chèques encaissés	- Dépôts	- Rotation
	\$'000		%	\$'000		%
1971 .....	885,371,891	7,715,954(3)	114.75	34,090,452	22,798,922(3)	1.50
1972 .....	1,028,679,510	9,095,564(3)	113.10	38,253,735	26,201,294(3)	1.46
1973 .....	1,325,656,531	10,214,452(3)	129.78	44,318,965	29,464,452(3)	1.50
1974 .....	1,641,157,509	11,124,141(3)	147.53	57,622,225	38,269,960(3)	1.51
1975 .....	2,074,332,993	13,131,134(3)	157.97	64,194,432	44,540,450(3)	1.44
1975 - October - Octobre .....	187,203,630	13,741,128	163.48	5,265,566	47,710,001	1.32
November - Novembre .....	173,589,230	13,901,776	149.84	6,579,506	47,165,146	1.67
December - Décembre .....	203,818,295	14,668,660	166.74	5,455,725	45,793,533	1.43
1976 - January - Janvier .....	191,711,580	14,362,469	160.18	5,036,073	47,788,235	1.26
February - Février .....	175,259,133	13,273,008	158.45	4,912,448	49,296,199	1.20
March - Mars .....	198,435,733	13,246,879	179.76	5,337,066	50,222,728	1.28
April - Avril .....	193,130,497	13,538,056	171.19	5,107,266	51,843,163	1.18
May - Mai .....	191,946,119	13,923,818	165.43	5,883,359	53,312,227	1.32
June - Juin .....	210,301,961	14,405,621	175.18	6,143,292	53,890,800	1.37
July - Juillet .....	208,642,737	14,235,501	175.88	5,550,463	54,585,962	1.22
August - Août .....	197,994,036	13,915,307	170.74	5,230,741	55,373,920	1.13
September - Septembre .....	197,046,319	14,085,936	167.87	5,063,112	56,136,717	1.08
October - Octobre .....	195,924,729	13,946,207	168.58	5,175,061	57,387,706	1.08

(1) Includes cheques cashed against personal chequing accounts. - Comprend les chèques tirés sur les comptes chèques personnels. (2) Excludes federal government deposits. - Dépôts du gouvernement fédéral exclus. (3) Average deposits for the year. - Moyenne des dépôts de l'année.

Note: Turnover in the monthly section reflects turnover on an annual basis.

Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.

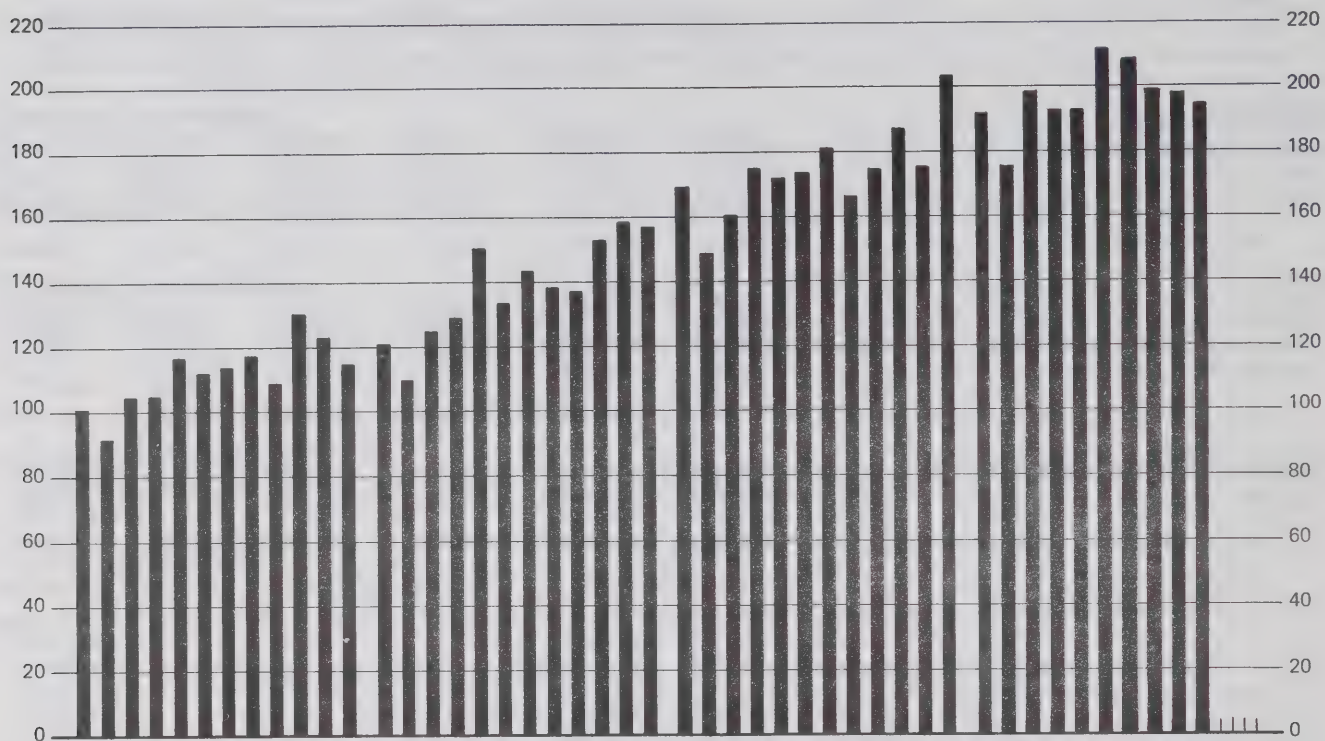


# Value of Cheques Cashed in Canada Valeur des chèques encaissés au Canada

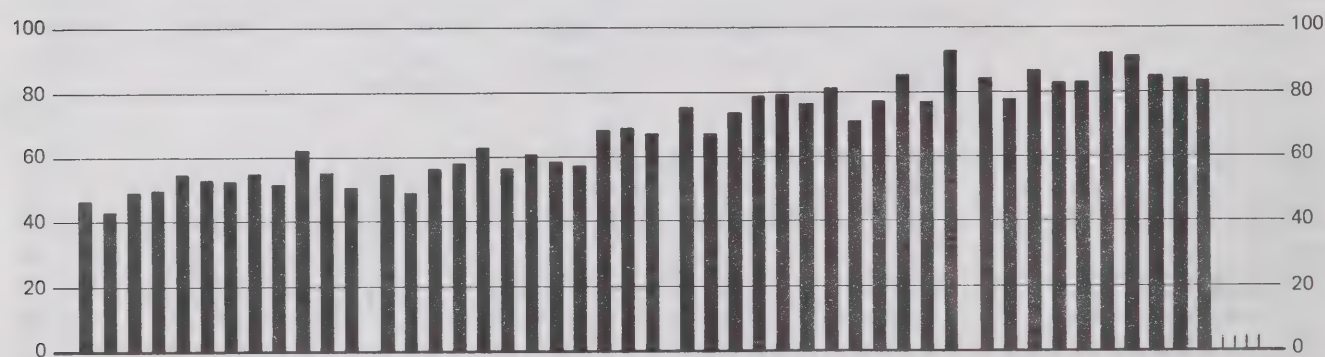
Billions of dollars  
Milliards de dollars

Billions of dollars  
Milliards de dollars

240 — 34 Clearing Centers — 34 centres de compensation — 240



120 — Toronto — 120



60 — Montréal — 60



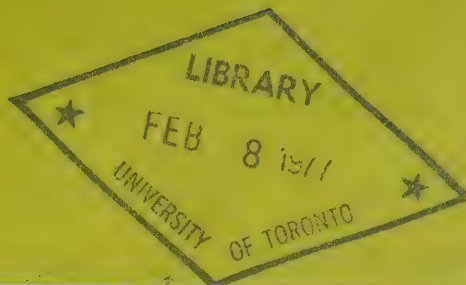








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CHEQUES CASHEDCHÈQUES ENCAISSÉS

NOVEMBER - 1976 - NOVEMBRE

Gouvernement  
Publications

With the advent of centralized data processing, Bank Clearing Houses as they were known have been closed down. The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it would be incorrect to assume that this comparison will remain valid through time. An examination is currently underway in an attempt to establish boundaries that can be more precisely defined.

The value of cheques cashed in the 50 clearing centres in November totalled \$220,128 million, 22.2% above the value for the corresponding month of 1975. Payments in all of the 10 provinces rose in the comparison. Debits increased in Newfoundland by 23.6%, Nova Scotia by 41.7%, Quebec by 30.2%, Ontario by 17.6%, Manitoba by 10.7%, Saskatchewan by 25.8%, Alberta by 29.7% and British Columbia by 27.4%. Debits decreased in Prince Edward Island by 3.3% and in New Brunswick by 11.3%.

The Centres:

Forty-five of the fifty centres showed a higher value of cheques cashed than in November of 1975. In respect of the major centres, payments increased in Montreal by 37.8%, Toronto by 16.0%, Winnipeg by 10.6% and Vancouver by 33.6%.

Deposit Turnover:

The turnover ratio of current deposits (compiled on an annual basis) was 184.52 compared with 149.84 for November 1975. The turnover ratio of savings accounts was 1.50 compared with the November 1975 ratio of 1.67.

Business Finance Division

L'avènement du traitement centralisé des données a fait disparaître les chambres de compensation bancaires dans leur ancienne forme. Les chiffres se rapportant au débit des comptes personnels continuent de rendre compte des données qui correspondent aux anciens centres, mais il serait inexact d'en conclure que cette comparaison sera toujours valable. On étudie actuellement le problème afin d'essayer de déterminer des limites plus précises.

La valeur des chèques encaissés dans 50 centres de compensation en novembre s'élevait à 220,128 millions de dollars soit 22.2 % de plus qu'en novembre 1975. Les comparaisons pour le mois de novembre montrent que les versements ont augmenté dans les 10 provinces. Les débits ont augmenté de 23.6 % en Terre-Neuve, de 41.7 % en Nouvelle-Écosse, de 30.2 % au Québec, de 17.6 % en Ontario, de 10.7 % au Manitoba, de 25.8 % en Saskatchewan, de 29.7 % en Alberta et de 27.4 % en Colombie-Britannique. Les débits ont accusé une baisse de 3.3 % dans l'Île-du-Prince-Édouard et de 11.3 % au Nouveau-Brunswick.

Les centres:

Quarante-cinq des cinquante centres ont enregistré une valeur totale de chèques encaissés supérieure à celle du mois novembre 1975. Pour ce qui est des grands centres, les versements ont augmenté de 37.8 % à Montréal, de 16.0 % à Toronto, de 10.6 % à Winnipeg et de 33.6 % à Vancouver.

Volumes des transactions:

Le taux de transactions sur comptes courants (calculé sur une base annuelle) était de 184.52 comparativement à 149.84 en novembre 1975. Le taux de transactions sur comptes d'épargne était de 1.50 comparativement à 1.67 en novembre 1975.

Division des finances des entreprises

TABLE 1. Cheques Cashed Against Individual Accounts

TABEAU 1. Chèques tirés sur les comptes individuels

	November - Novembre			First eleven months - Onze premiers mois		
	1975	1976	1976 1975	1975	1976	1976 1975
	\$'000			\$'000		
<u>Newfoundland - Terre-Neuve:</u>						
St. John's .....	1,022,892	1,263,873	1.24	9,766,065	14,334,599	1.47
<u>Prince Edward Island - Île-du-Prince-Édouard:</u>						
Charlottetown .....	181,898	175,609	0.97	1,755,637	1,938,530	1.10
<u>Nova Scotia - Nouvelle-Écosse:</u>						
Glace Bay .....	15,843	17,913	1.13	181,769	196,413	1.08
Halifax .....	1,283,167	1,970,896	1.54	14,375,074	18,791,936	1.31
Sydney .....	189,005	120,105	0.64	1,524,879 <sup>r</sup>	1,573,528	1.03
Total - 3 centres .....	1,488,015	2,108,914	1.42	16,081,722 <sup>r</sup>	20,561,877	1.28
<u>New Brunswick - Nouveau-Brunswick:</u>						
Fredericton .....	358,411	478,948	1.34	4,281,487	5,295,451	1.24
Moncton .....	646,437	299,599	0.46	5,146,100	4,989,545	0.97
Saint John .....	530,605	582,084	1.10	5,710,484	5,914,891	1.04
Total - 3 centres .....	1,535,453	1,360,631	0.89	15,138,071	16,199,887	1.07
<u>Québec:</u>						
Chicoutimi .....	172,478	234,582	1.36	2,045,027	2,286,923	1.12
Drummondville .....	107,187	134,125	1.25	1,090,308	1,254,087	1.15
Granby .....	128,179	160,500	1.25	1,476,220	1,568,314	1.06
Montréal .....	38,581,524	53,168,599	1.38	413,815,615	493,352,447	1.19
Québec .....	7,312,702	6,585,677	0.90	73,334,664	81,635,622	1.11
St-Hyacinthe .....	164,667	226,146	1.37	1,662,349	2,149,007	1.29
Shawinigan .....	42,588	61,878	1.45	478,304	531,889	1.11
Sherbrooke .....	265,016	329,146	1.24	2,664,381	3,124,290	1.17
Trois-Rivières .....	153,388	184,463	1.20	1,702,461	1,870,089	1.10
Valleyfield .....	63,386	80,080	1.26	662,601	760,117	1.15
Total - 10 centres .....	46,991,115	61,165,196	1.30	498,931,930	558,532,785	1.18
<u>Ontario:</u>						
Brantford .....	291,350	412,694	1.42	3,158,545	3,981,226	1.26
Chatham .....	539,772	804,364	1.49	5,299,268	6,638,485	1.25
Cornwall .....	130,302	163,068	1.25	1,367,945	1,626,884	1.19
Guelph .....	228,519	382,148	1.67	2,472,830	2,862,645	1.16
Hamilton .....	2,819,331	2,914,027	1.03	29,482,648	31,456,147	1.07
Kingston .....	300,885	342,870	1.14	2,966,471	3,291,308	1.11
Kitchener .....	782,253	862,717	1.10	8,083,635	9,007,438	1.11
London .....	2,060,580	2,403,380	1.17	22,504,594	24,586,778	1.09
Niagara Falls .....	128,277	201,961	1.57	1,409,565	1,959,205	1.39
Oshawa .....	1,834,560	1,532,359	0.84	15,070,822	16,990,703	1.13
Ottawa .....	2,104,978	3,653,999	1.74	29,483,307	35,539,064	1.21
Peterborough .....	188,594	232,801	1.23	2,122,971	2,552,237	1.20
St. Catharines .....	347,270	759,605	2.19	3,952,449	7,818,742	1.98
Sarnia .....	265,348	391,114	1.47	2,828,806	3,747,968	1.32
Sault Ste. Marie .....	785,078	1,445,962	1.84	6,076,428	11,762,969	1.94
Sudbury .....	296,902	302,244	1.02	2,894,709	3,082,216	1.06
Thunder Bay .....	346,072	446,968	1.29	3,573,868	4,263,407	1.19
Timmins .....	98,678	129,021	1.31	1,103,339	1,311,736	1.19
Toronto .....	77,173,382	89,527,511	1.16	845,668,008	942,328,902	1.11
Windsor .....	1,492,780	1,528,448	1.02	13,425,502	15,395,098	1.15
Total - 20 centres .....	92,214,911	108,437,261	1.18	1,002,945,710	1,130,203,158	1.13
<u>Manitoba:</u>						
Brandon .....	97,265	121,999	1.25	1,040,883	1,220,299	1.17
Winnipeg .....	8,455,815	9,348,736	1.11	83,584,862	94,011,019	1.12
Total - 2 centres .....	8,553,080	9,470,735	1.11	84,625,745	95,231,318	1.13

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	November - Novembre			First eleven months - Onze premiers mois		
	1975	1976	1975 1976	1975	1976	1975 1976
	\$'000			\$'000		
<b>Saskatchewan:</b>						
Moose Jaw .....	81,379	97,271	1.20	795,702	956,479	1.20
Prince Albert .....	78,575	107,779	1.37	863,678	1,035,455	1.20
Regina .....	1,650,572	2,087,566	1.26	19,526,838 <sup>†</sup>	23,041,828	1.18
Saskatoon .....	497,062	610,237	1.23	5,157,955	6,453,078	1.25
Total - 4 centres .....	2,307,588	2,902,853	1.26	26,344,173 <sup>†</sup>	31,486,840	1.20
<b>Alberta:</b>						
Calgary .....	6,553,064	8,860,283	1.35	69,135,466	91,910,183	1.33
Edmonton .....	5,251,094	6,432,073	1.22	52,951,847	64,018,936	1.21
Lethbridge .....	237,830	306,465	1.29	2,453,101	2,858,898	1.17
Medicine Hat .....	96,769	140,997	1.46	914,220	1,276,163	1.40
Total - 4 centres .....	12,138,757	15,739,818	1.30	125,454,634	160,064,180	1.28
<b>British Columbia - Colombie-Britannique:</b>						
Vancouver .....	10,921,565	14,593,448	1.34	120,336,705	145,952,792	1.21
Victoria .....	2,813,462	2,909,210	1.03	27,873,013	29,787,253	1.07
Total - 2 centres .....	13,735,027	17,502,658	1.27	148,209,718	175,740,045	1.19
Total - 50 centres .....	180,168,736	220,127,548	1.22	1,929,253,405 <sup>†</sup>	2,234,293,219	1.16

<sup>†</sup> Revised figures. - Nombres rectifiés.

TABLE 2. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 2. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years - Années représentatives	Canada	Atlantic Provinces - Provinces de l'Atlantique	Québec	Ontario	Prairie Provinces - Provinces des Prairies	British Columbia - Colombie- Britannique
thousands of dollars - milliers de dollars						
1924 .....	24,772,526(1)	536,950	7,225,556	10,155,210	5,288,382	1,566,428
1925 .....	25,005,423	515,634	7,635,121	9,946,220	5,232,134	1,676,314
1929 .....	42,866,331	732,749	15,118,315	17,073,784	7,243,610	2,697,873
1930 .....	34,479,078(2)	646,720	12,132,377	13,768,172	5,784,906	2,146,903
1933 .....	27,489,546	439,610	7,773,587	11,912,155	5,994,586(3)	1,369,608
1935 .....	28,613,765	522,740	8,164,142	12,576,072	5,839,575	1,511,236
1940 .....	31,229,127	754,001	9,022,467	13,921,816	5,584,232	1,946,611
1945 .....	62,300,062	1,415,817	17,565,639	28,697,419(4)	10,613,043	4,008,144
1950 .....	91,320,664	2,401,144(5)	26,267,620	39,311,166(6)	15,700,585	7,640,149
1953 .....	125,108,178	3,247,775	34,506,440	53,801,220	22,855,405	10,697,338
1955 .....	146,322,725	3,445,251	43,132,998	65,293,516	22,820,763	11,630,197
1960 .....	245,472,746	4,978,152	72,673,476	114,408,585	37,016,326	16,396,208
1965 .....	429,882,518	8,725,728	130,769,959	198,327,772	61,869,491	30,189,568
1966 .....	473,353,430	10,511,796	146,822,519	212,580,838	68,749,454	34,688,823
1967 .....	518,776,076	11,603,203	159,692,391	233,791,504	76,027,482	37,661,496
1968 .....	561,897,794	13,123,193	164,772,466	259,743,707	82,028,573	42,229,855
1969 .....	648,472,822	15,766,213	177,603,530	314,306,800	89,387,588	51,408,691
1970 .....	720,785,340	17,497,780	188,587,267	364,950,658(7)	97,780,815	51,968,820
1971 .....	802,065,925	18,313,771	208,617,191	414,174,443	102,244,669	58,715,851
1972 .....	946,890,980	20,369,420	247,200,335	493,620,456	114,020,986	71,679,783
1973 .....	1,220,495,417	22,966,051	300,373,066	662,018,115	142,512,260	92,625,925
1974 .....	1,499,596,952 <sup>†</sup>	29,845,450	391,754,890	763,462,133	194,511,535 <sup>†</sup>	120,022,944
1975 .....	1,884,573,502 <sup>†</sup>	34,997,723	489,814,660	975,126,849	236,424,552 <sup>†</sup>	148,209,718
1976 .....	2,177,964,374	44,030,971	578,112,359	1,093,298,661	286,782,338	175,740,045

(1) Original 31 centres. - A l'origine, 31 centres. (2) Includes Sarnia as of January 1926 and Sudbury as of September 1929. - Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929. (3) Weyburn branches absorbed by Imperial Bank, May 1931. - Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931. (4) St. Catharines data added as of May 1941. - Données sur St. Catharines ajoutées à partir de mai 1941. (5) St. John's, Newfoundland, data added as of April 1949. - Données sur St. John's, Terre-Neuve, à partir d'avril 1949. (6) Cornwall data added as of May 1950. - Données sur Cornwall à partir de mai 1950. (7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure. - En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William. <sup>†</sup> Revised figures. - Nombres rectifiés.



TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	November — Novembre					
	Current		Savings		Personal chequing	
	—		—		—	
	Courant		Épargne		Chèques personnels	
	1975	1976	1975	1976	1975	1976
	thousands of dollars — milliers de dollars					
<u>Newfoundland — Terre-Neuve:</u>						
St. John's .....	945,632	1,134,455	51,840	96,720	25,420	32,698
<u>Prince Edward Island — Île-du-Prince-Édouard:</u>						
Charlottetown .....	163,229	153,343	10,116	11,241	8,553	11,025
<u>Nova Scotia — Nouvelle-Écosse:</u>						
Glace Bay .....	11,693	13,693	2,698	2,491	1,452	1,729
Halifax .....	1,172,983	1,783,414	55,632	113,876	54,552	73,606
Sydney .....	174,583	105,607	7,182	6,666	7,240	7,832
Total — 3 centres .....	1,359,259	1,902,714	65,512	123,033	63,244	83,167
<u>New Brunswick — Nouveau-Brunswick:</u>						
Fredericton .....	323,774	439,513	18,624	21,467	16,013	17,968
Moncton .....	612,362	260,629	16,076	18,091	17,999	20,879
Saint John .....	486,304	529,141	27,257	30,338	17,044	22,605
Total — 3 centres .....	1,422,440	1,229,283	61,957	69,896	51,056	61,452
<u>Québec:</u>						
Chicoutimi .....	155,104	212,821	11,421	14,789	5,953	6,972
Drummondville .....	98,377	123,717	6,986	7,814	1,824	2,594
Granby .....	115,362	144,216	9,030	11,390	3,787	4,894
Montréal .....	36,629,559	50,802,246	1,540,317	1,812,445	411,648	553,908
Québec .....	6,906,100	6,176,318	379,592	374,842	27,010	34,517
St-Hyacinthe .....	146,359	201,972	15,629	20,960	2,679	3,214
Shawinigan .....	36,274	53,570	4,789	6,189	1,525	2,119
Sherbrooke .....	238,311	289,372	17,753	26,796	8,952	12,978
Trois-Rivières .....	137,926	163,762	11,039	14,169	4,423	6,532
Valleyfield .....	54,747	69,946	6,511	7,537	2,128	2,597
Total — 10 centres .....	44,518,119	58,237,940	2,003,067	2,296,931	469,929	630,325
<u>Ontario:</u>						
Brantford .....	252,207	371,680	25,064	23,522	14,079	17,492
Chatham .....	508,781	771,064	18,476	19,167	12,515	14,133
Cornwall .....	109,455	135,010	13,843	19,411	7,004	8,647
Guelph .....	191,146	338,083	23,372	26,817	14,001	17,248
Hamilton .....	2,546,176	2,594,864	186,626	208,398	86,529	110,765
Kingston .....	234,585	246,701	40,594	61,234	25,706	34,935
Kitchener .....	701,238	772,303	48,564	50,784	32,451	39,630
London .....	1,894,465	2,229,693	106,573	98,072	59,542	75,615
Niagara Falls .....	99,285	165,077	19,992	25,714	9,000	11,170
Oshawa .....	1,773,615	1,461,319	42,363	46,962	18,582	24,078
Ottawa .....	1,733,685	3,216,560	230,953	245,903	140,340	191,536
Peterborough .....	146,300	183,830	25,582	27,663	16,712	21,308
St. Catharines .....	288,822	697,798	36,666	36,196	21,782	25,611
Sarnia .....	224,923	343,960	25,570	27,424	14,855	19,730
Sault Ste. Marie .....	745,819	1,403,045	25,670	26,545	13,589	16,372
Sudbury .....	231,068	221,223	43,673	58,561	22,161	22,460
Thunder Bay .....	283,742	374,989	41,243	42,654	21,087	29,325
Timmins .....	77,258	102,766	15,505	18,862	5,915	7,393
Toronto .....	74,634,673	86,731,757	1,819,327	2,004,615	719,382	791,139
Windsor .....	1,365,375	1,377,103	91,794	106,322	35,611	45,023
Total — 20 centres .....	88,042,618	103,738,825	2,881,450	3,174,826	1,290,843	1,523,610
<u>Manitoba:</u>						
Brandon .....	71,763	89,704	15,796	18,524	9,706	13,771
Winnipeg .....	8,102,080	8,948,926	226,192	223,685	127,543	176,125
Total 2 centres .....	8,173,843	9,038,630	241,988	242,209	137,249	189,896

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	November — Novembre					
	Current — Courant		Savings — Épargne		Personal chequing — Chèques personnels	
	1975	1976	1975	1976	1975	1976
	thousands of dollars — milliers de dollars					
<b>Saskatchewan:</b>						
Moose Jaw .....	57,187	70,635	13,665	14,620	10,527	12,016
Prince Albert .....	62,025	87,360	8,422	9,282	8,128	11,137
Regina .....	1,552,606	1,976,731	53,154	54,770	44,812	26,065
Saskatoon .....	417,869	517,748	40,450	41,546	38,743	50,943
Total — 4 centres .....	2,089,687	2,652,474	115,691	120,218	102,210	130,161
<b>Alberta:</b>						
Calgary .....	6,156,190	8,388,855	191,713	194,478	205,161	276,950
Edmonton .....	4,870,216	5,988,929	195,484	195,059	185,394	248,085
Lethbridge .....	191,832	246,376	21,015	20,908	24,983	39,181
Medicine Hat .....	72,098	110,667	11,385	13,637	13,286	16,693
Total — 4 centres .....	11,290,336	14,734,827	419,597	424,082	428,824	580,909
<b>British Columbia — Colombie-Britannique:</b>						
Vancouver .....	9,943,918	13,460,499	607,995	570,635	369,652	562,314
Victoria .....	2,623,316	2,708,279	120,293	114,237	69,853	86,694
Total — 2 centres .....	12,567,234	16,168,778	728,288	684,872	439,505	649,008
Total — 50 centres .....	170,572,397	208,991,269	6,579,506	7,244,028	3,016,833	3,892,251

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) - Courant(1)			Savings - Épargne		
	Cheques cashed - Chèques encaissés	Deposits(2) - Dépôts(2)	Turnover - Rotation	Cheques cashed - Chèques encaissés	Deposits - Dépôts	Turnover - Rotation
	\$'000			\$'000		
1971 .....	885,371,891	7,715,954(3)	114.75	34,090,452	22,798,922(3)	1.50
1972 .....	1,028,679,510	9,095,564(3)	113.10	38,253,735	26,201,294(3)	1.46
1973 .....	1,325,656,531	10,214,452(3)	129.78	44,318,965	29,464,452(3)	1.50
1974 .....	1,641,157,509	11,124,141(3)	147.53	57,622,225	38,269,960(3)	1.51
1975 .....	2,074,332,993	13,131,134(3)	157.97	64,194,432	44,540,450(3)	1.44
1975 - November - Novembre .....	173,589,230	13,901,776	149.84	6,579,506	47,165,146	1.67
December - Décembre .....	203,818,295	14,668,660	166.74	5,455,725	45,793,533	1.43
1976 - January - Janvier .....	191,711,580	14,362,469	160.18	5,036,073	47,788,235	1.26
February - Février .....	175,259,133	13,273,008	158.45	4,912,448	49,296,199	1.20
March - Mars .....	198,435,733	13,246,879	179.76	5,337,066	50,222,728	1.28
April - Avril .....	193,130,497	13,538,056	171.19	5,107,266	51,843,163	1.18
May - Mai .....	191,946,119	13,923,818	165.43	5,883,359	53,312,227	1.32
June - Juin .....	210,301,961	14,405,621	175.18	6,143,292	53,890,800	1.37
July - Juillet .....	208,642,737	14,235,501	175.88	5,550,463	54,585,962	1.22
August - Août .....	197,994,036	13,915,307	170.74	5,230,741	55,373,920	1.13
September - Septembre .....	197,046,319	14,085,936	167.87	5,063,112	56,136,717	1.08
October - Octobre .....	195,924,729	13,946,207	168.58	5,175,061	57,387,706	1.08
November - Novembre .....	212,906,520	13,844,296	184.52	7,244,028	57,861,307	1.50

(1) Includes cheques cashed against personal chequing accounts. - Comprend les chèques tirés sur les comptes chèques personnels. (2) Excludes federal government deposits. - Dépôts du gouvernement fédéral exclus. (3) Average deposits for the year. - Moyenne des dépôts de l'année.

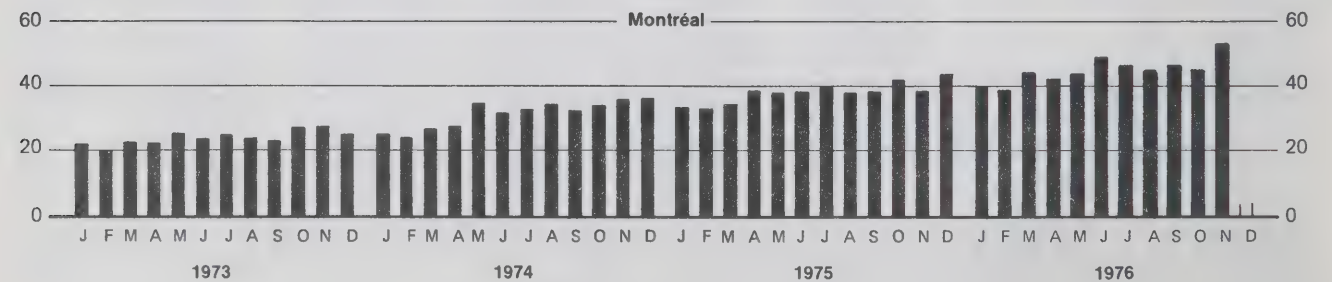
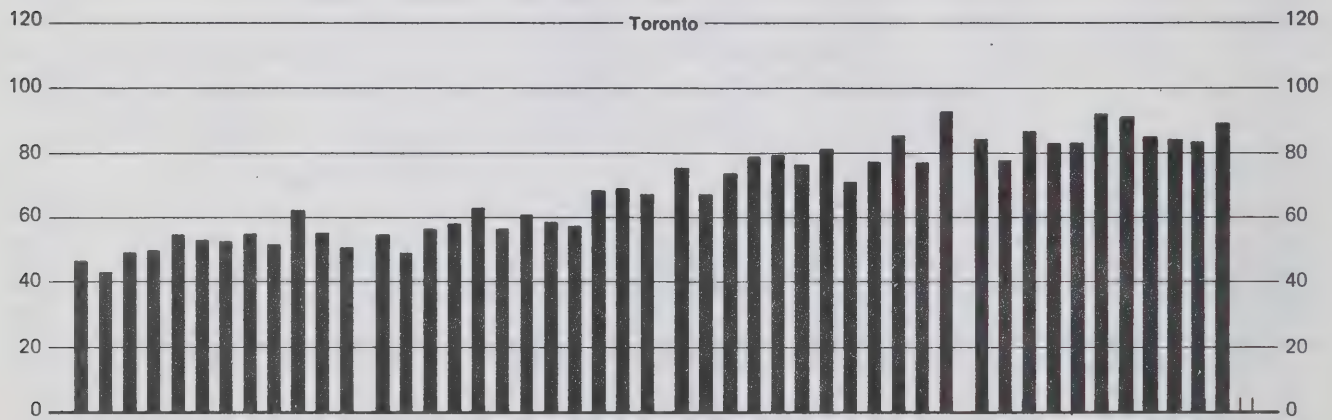
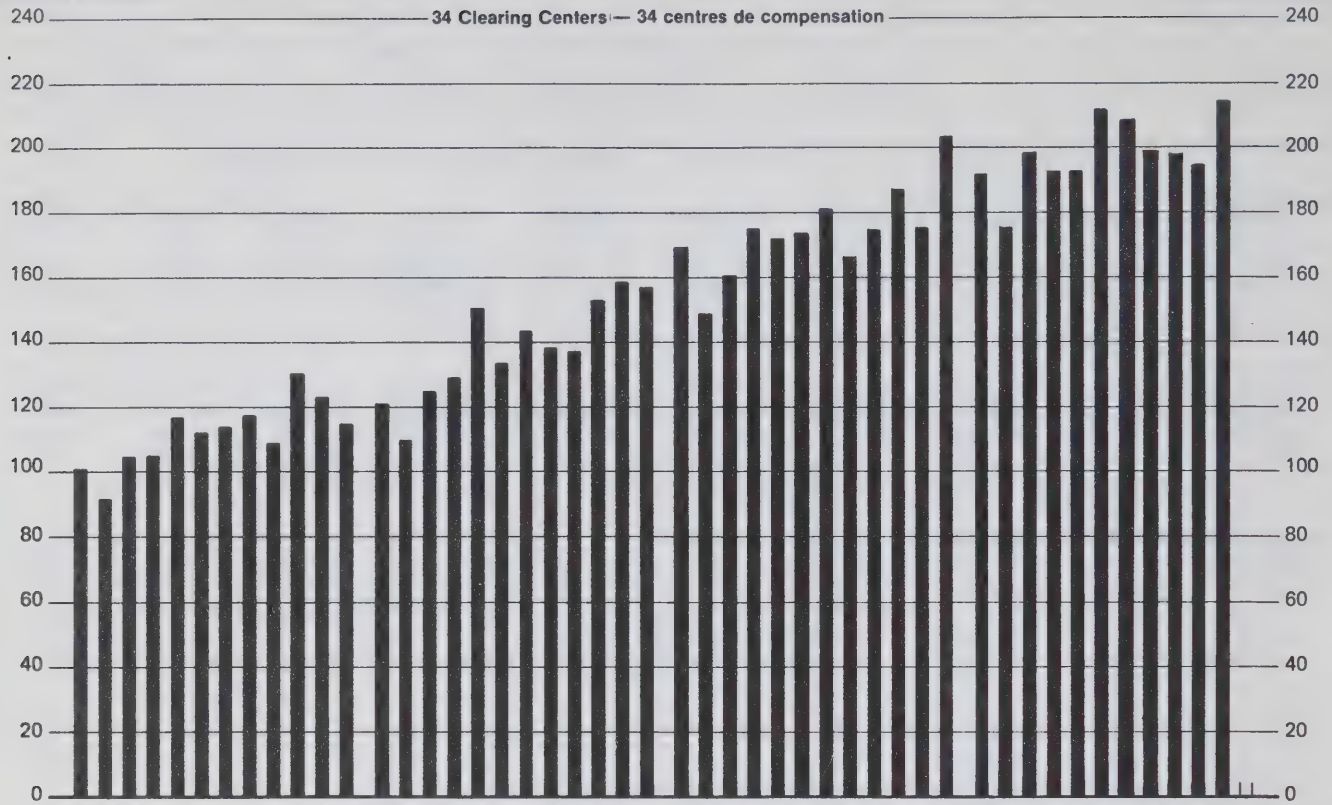
Note: Turnover in the monthly section reflects turnover on an annual basis.

Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.

# Value of Cheques Cashed in Canada Valeur des chèques encaissés au Canada

Billions of dollars  
Milliards de dollars

Billions of dollars  
Milliards de dollars











# Statistics Canada Statistique Canada

Price: 30 cents, \$3.00 a year

## CHEQUES CASHED

DECEMBER - 1976 - DÉCEMBRE

With the advent of centralized data processing, Bank Clearing Houses as they were known have been closed down. The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it would be incorrect to assume that this comparison will remain valid through time. An examination is currently underway in an attempt to establish boundaries that can be more precisely defined.

The value of cheques cashed in the 50 clearing centres in December totalled \$235,382 million, 12.5% above the value for the corresponding month of 1975. Payments in 7 of the 10 provinces rose in comparison. Debits increased in Nova Scotia by 4.4%, Quebec by 22.9%, Ontario by 6.6%, Manitoba by 10.6%, Saskatchewan by 18.5%, Alberta by 22.3% and British Columbia by 17.4%. Debits decreased in Newfoundland by 13.8%, Prince Edward Island by 26.1% and New Brunswick by 10.9%.

### The Centres:

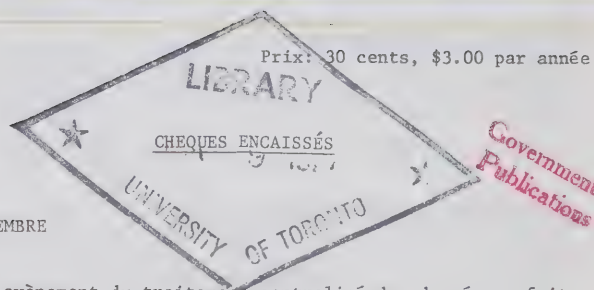
Thirty-eight of the fifty centres showed a higher value of cheques cashed than in December of 1975. In respect of the major centres, payments increased in Montreal by 25.1%, Toronto by 5.6%, Winnipeg by 10.6% and Vancouver by 20.9%.

### Deposit Turnover:

The turnover ratio of current deposits (compiled on an annual basis) was 194.52 compared with 166.74 for December 1975. The turnover ratio of savings accounts was 1.19 compared with the December 1975 ratio of 1.43.

Business Finance Division

March - 1977 - Mars  
5-4404-509



L'avènement du traitement centralisé des données a fait disparaître les chambres de compensation bancaires dans leur ancienne forme. Les chiffres se rapportant au débit des comptes personnels continuent de rendre compte des données qui correspondent aux anciens centres, mais il serait inexact d'en conclure que cette comparaison sera toujours valable. On étudie actuellement le problème afin d'essayer de déterminer des limites plus précises.

La valeur des chèques encaissés dans 50 centres de compensation en décembre s'élevait à 235,382 millions de dollars soit 12.5 % de plus qu'en décembre 1975. Les comparaisons pour le mois de décembre montrent que les versements ont augmenté dans 7 des 10 provinces. Les débits ont augmenté de 4.4 % en Nouvelle-Écosse, de 22.9 % au Québec, de 6.6 % en Ontario, de 10.6 % au Manitoba, de 18.5 % en Saskatchewan, de 22.3 % en Alberta et de 17.4 % en Colombie-Britannique. Les débits ont accusé une baisse de 13.8 % en Terre-Neuve, de 26.1 % dans l'Île-du-Prince-Édouard et de 10.9 % au Nouveau-Brunswick.

### Les centres:

Trente-huit des cinquante centres ont enregistré une valeur totale de chèques encaissés supérieure à celle du mois de décembre 1975. Pour ce qui est des grands centres, les versements ont augmenté de 25.1 % à Montréal, de 5.6 % à Toronto, de 10.6 % à Winnipeg et de 20.9 % à Vancouver.

### Volumes des transactions:

Le taux de transactions sur comptes courants (calculé sur une base annuelle) était de 194.52 comparativement à 166.74 en décembre 1975. Le taux de transactions sur comptes d'épargne était de 1.19 comparativement à 1.43 en décembre 1975.

Division des finances des entreprises



TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	December - Décembre			Twelve months - Douze mois		
	1975	1976	1976 1975	1975	1976	1975 1976
	\$'000			\$'000		
<u>Newfoundland - Terre-Neuve:</u>						
St. John's .....	1,684,801	1,452,612	0.86	11,450,866	15,787,211	1.38
<u>Prince Edward Island - Île-du-Prince-Édouard:</u>						
Charlottetown .....	217,647	161,203	0.74	1,973,284	2,099,733	1.06
<u>Nova Scotia - Nouvelle-Écosse:</u>						
Glace Bay .....	21,271	18,365	0.86	203,040	214,778	1.06
Halifax .....	1,604,665	1,693,769	1.06	15,979,739	20,437,305	1.28
Sydney .....	166,767	159,472	0.96	1,691,646 <sup>F</sup>	1,733,000	1.02
Total - 3 centres .....	1,792,703	1,871,606	1.04	17,874,425 <sup>F</sup>	22,385,083	1.25
<u>New Brunswick - Nouveau-Brunswick:</u>						
Fredericton .....	368,994	492,203	1.33	4,650,481	5,787,654	1.24
Moncton .....	614,038	296,257	0.48	5,760,138	5,285,802	.92
Saint John .....	585,545	609,100	1.04	6,296,029	6,523,991	1.04
Total - 3 centres .....	1,568,577	1,397,560	0.89	16,706,648	17,597,447	1.05
<u>Québec:</u>						
Chicoutimi .....	175,602	203,367	1.16	2,220,629	2,490,290	1.12
Drummondville .....	130,676	133,417	1.02	1,220,984	1,387,504	1.14
Granby .....	149,524	137,780	0.92	1,625,744	1,706,094	1.05
Montréal .....	44,063,249	55,134,162	1.25	457,878,864	548,486,609	1.20
Québec .....	5,559,846	6,060,988	1.09	78,894,510	87,696,610	1.11
St-Hyacinthe .....	205,061	233,116	1.14	1,867,410	2,382,123	1.28
Shawinigan .....	51,069	55,727	1.09	529,373	587,616	1.11
Sherbrooke .....	299,893	331,007	1.10	2,964,274	3,455,297	1.17
Trois-Rivières .....	195,690	188,403	0.96	1,898,151	2,058,492	1.08
Valleyfield .....	71,499	82,922	1.16	734,100	843,039	1.15
Total - 10 centres .....	50,902,109	62,560,889	1.23	549,834,039	651,093,674	1.18
<u>Ontario:</u>						
Brantford .....	388,769	382,791	0.98	3,547,314	4,364,017	1.23
Chatham .....	644,543	902,991	1.40	5,943,811	7,541,476	1.27
Cornwall .....	154,054	163,899	1.06	1,521,999	1,790,783	1.18
Guelph .....	275,225	340,542	1.24	2,748,055	3,203,187	1.17
Hamilton .....	2,971,289	3,042,559	1.02	32,453,937	34,498,706	1.06
Kingston .....	322,099	326,452	1.01	3,288,570	3,590,246	1.09
Kitchener .....	998,867	885,340	0.89	9,082,502	9,892,778	1.09
London .....	2,435,349	2,714,880	1.11	24,939,943	27,301,658	1.09
Niagara Falls .....	187,299	203,855	1.09	1,596,864	2,163,060	1.35
Oshawa .....	2,093,524	2,016,225	0.96	17,164,346	19,006,928	1.11
Ottawa .....	3,193,057 <sup>F</sup>	3,591,430	1.12	32,676,364 <sup>F</sup>	39,130,494	1.20
Peterborough .....	239,742	230,907	0.96	2,362,713	2,783,144	1.18
St. Catharines .....	492,164	1,023,397	2.08	4,444,613	8,842,139	1.99
Sarnia .....	397,715	421,219	1.06	3,226,521	4,169,187	1.29
Sault Ste. Marie .....	1,137,160	1,826,074	1.61	7,213,588	13,589,043	1.88
Sudbury .....	310,767	316,998	1.02	3,205,476	3,399,214	1.06
Thunder Bay .....	392,387	478,163	1.22	3,966,255	4,741,570	1.20
Timmins .....	126,064	134,879	1.07	1,229,403	1,446,615	1.18
Toronto .....	92,893,384	98,084,829	1.06	938,561,392	1,040,413,731	1.11
Windsor .....	1,265,186	1,183,204	0.94	14,690,688	16,578,302	1.13
Total - 20 centres .....	110,918,644 <sup>F</sup>	118,270,634	1.07	1,113,864,354 <sup>F</sup>	1,243,446,278	1.12
<u>Manitoba:</u>						
Brandon .....	124,941	135,380	1.08	1,165,824	1,355,679	1.16
Winnipeg .....	8,833,973	9,773,304	1.11	92,418,835	103,784,323	1.12
Total - 2 centres .....	8,958,914	9,908,684	1.11	93,584,659	105,140,002	1.12

<sup>F</sup> Revised figures. - Nombres rectifiés.

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	December - Décembre			Twelve months - Douze mois		
	1975	1976	1976 1975	1975	1976	1976 1975
	\$'000		%	\$'000		%
<b>Saskatchewan:</b>						
Moose Jaw .....	92,432	96,946	1.05	888,134	1,053,425	1.19
Prince Albert .....	90,083	110,172	1.22	953,761	1,145,627	1.20
Regina .....	1,964,293	2,400,187	1.22	21,491,131 <sup>F</sup>	25,442,015	1.18
Saskatoon .....	617,839	669,675	1.08	5,775,794	7,122,753	1.23
Total - 4 centres .....	2,764,647	3,276,980	1.19	29,108,820 <sup>F</sup>	34,763,820	1.19
<b>Alberta:</b>						
Calgary .....	7,991,382	10,469,496	1.31	77,126,848	102,379,679	1.33
Edmonton .....	6,290,091	7,046,814	1.12	59,241,938	71,065,750	1.20
Lethbridge .....	278,778	295,699	1.06	2,731,879	3,154,597	1.15
Medicine Hat .....	119,852	137,049	1.14	1,034,072	1,413,212	1.37
Total - 4 centres .....	14,680,103	17,949,058	1.22	140,134,737	178,013,238	1.27
<b>British Columbia - Colombie-Britannique:</b>						
Vancouver .....	12,800,645	15,473,177	1.21	133,137,350	161,425,969	1.21
Victoria .....	2,985,230	3,059,191	1.02	30,858,243	32,846,444	1.06
Total - 2 centres .....	15,785,875	18,532,368	1.17	163,995,593	194,272,413	1.18
Total - 50 centres .....	209,274,020 <sup>F</sup>	235,381,594	1.12	2,138,527,425 <sup>F</sup>	2,469,598,899	1.15

<sup>F</sup> Revised figures. - Nombres rectifiés.

TABLE 2. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 2. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years - Années représentatives	Canada	Atlantic Provinces - Provinces de l'Atlantique	Québec	Ontario	Prairie Provinces - Provinces des Prairies	British Columbia - Colombie- Britannique
thousands of dollars - milliers de dollars						
1924 .....	27,594,187(1)	584,861	8,132,991	11,209,395	5,941,776	1,725,164
1925 .....	28,082,674	572,500	8,475,226	11,236,044	5,956,658	1,842,246
1929 .....	46,670,481	797,958	16,483,667	18,543,268(2)	7,922,806	2,922,782
1930 .....	37,491,302	708,351	13,137,058	15,044,340	6,279,081	2,322,471
1933 .....	29,981,466	481,014	8,567,070	13,027,438	6,414,354(3)	1,491,590
1935 .....	31,546,067	574,053	8,977,530	13,876,626	6,445,396	1,672,462
1940 .....	34,437,475	824,490	9,973,062	15,384,403	6,118,407	2,137,113
1945 .....	68,384,813	1,553,591	19,309,333	31,543,362(4)	11,562,164	4,416,364
1950 .....	100,635,459	2,648,161(5)	29,106,858	43,146,167(6)	17,287,706	8,446,567
1953 .....	137,589,799	3,570,451	38,139,462	59,073,781	25,019,282	11,786,823
1955 .....	161,350,877	3,623,886	47,931,767	71,973,447	25,008,924	12,812,854
1960 .....	269,619,054	5,499,100	80,114,230	125,319,946	40,667,168	18,018,609
1965 .....	475,980,871	9,667,242	144,586,126	219,777,367	68,303,393	33,646,743
1966 .....	521,597,914	11,606,699	161,890,942	234,460,197	75,583,066	38,057,010
1967 .....	568,122,322	12,712,732	173,743,117	257,011,586	83,373,585	41,281,302
1968 .....	618,313,206	14,439,823	180,967,485	286,109,924	90,157,013	46,638,961
1969 .....	714,993,156	17,472,452	194,298,992	347,670,054	98,711,585	56,840,073
1970 .....	796,636,953	19,080,872	209,288,301	402,945,677(7)	107,908,648	57,413,455
1971 .....	894,405,536	20,377,832	232,281,965	463,437,596	113,313,909	64,994,234
1972 .....	1,040,547,536	22,480,706	270,785,797	543,584,256	124,969,889	78,726,888
1973 .....	1,334,374,569	25,381,973	328,719,288	720,817,489	157,459,786	101,996,033
1974 .....	1,656,009,230 <sup>F</sup>	32,790,595 <sup>F</sup>	433,121,617	841,985,153	214,663,119	133,448,746
1975 .....	2,088,082,180 <sup>F</sup>	39,486,772	539,737,648	1,082,033,951 <sup>F</sup>	262,828,216	163,995,593
1976 .....	2,406,649,720	48,034,309	639,638,516	1,206,787,422	317,917,060	194,272,413

(1) Original 31 centres. - À l'origine, 31 centres. (2) Includes Sarnia as of January 1926 and Sudbury as of September 1929. - Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929. (3) Weyburn branches absorbed by Imperial Bank, May 1931. - Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931. (4) St. Catharines data added as of May 1941. - Données sur St. Catharines ajoutées à partir de mai 1941. (5) St. John's, Newfoundland, data added as of April 1949. - Données sur St. John's, Terre-Neuve, à partir d'avril 1949. (6) Cornwall data added as of May 1950. - Données sur Cornwall à partir de mai 1950. (7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure. - En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William. <sup>F</sup> Revised figures. - Nombres rectifiés.

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	December — Décembre					
	Current — Courant		Savings — Épargne		Personal chequing — Chèques personnels	
	1975	1976	1975	1976	1975	1976
	thousands of dollars — milliers de dollars					
<b>Newfoundland — Terre-Neuve:</b>						
St. John's .....	1,585,576	1,355,424	69,904	65,738	29,321	31,450
<b>Prince Edward Island — Île-du-Prince-Édouard:</b>						
Charlottetown .....	199,038	140,558	8,435	9,115	10,174	11,530
<b>Nova Scotia — Nouvelle-Écosse:</b>						
Glace Bay .....	17,101	14,713	2,435	1,900	1,735	1,752
Halifax .....	1,494,785	1,569,768	47,859	51,791	62,021	72,210
Sydney .....	153,079	144,982	5,836	6,286	7,852	8,204
Total — 3 centres .....	1,664,965	1,729,463	56,130	59,977	71,608	82,166
<b>New Brunswick — Nouveau-Brunswick:</b>						
Fredericton .....	339,191	453,210	15,690	21,857	14,113	17,136
Moncton .....	580,629	262,012	14,740	14,688	18,669	19,557
Saint John .....	542,313	561,579	22,829	26,949	20,403	20,572
Total — 3 centres .....	1,462,133	1,276,801	53,259	63,494	53,185	57,265
<b>Québec:</b>						
Chicoutimi .....	158,459	182,372	10,591	13,840	6,552	7,155
Drummondville .....	121,372	124,573	6,959	6,677	2,345	2,167
Granby .....	136,923	126,603	8,406	7,084	4,195	4,093
Montréal .....	42,310,251	53,324,619	1,360,563	1,382,225	392,435	427,318
Québec .....	5,353,019	5,801,881	174,989	221,906	31,838	37,201
St-Hyacinthe .....	188,162	212,267	13,862	14,774	3,037	6,075
Shawinigan .....	45,320	48,812	3,705	4,759	2,044	2,156
Sherbrooke .....	271,027	297,460	18,060	21,221	10,806	12,326
Trois-Rivières .....	179,532	170,409	10,479	12,005	5,679	5,989
Valleyfield .....	63,495	74,530	5,760	5,936	2,244	2,456
Total — 10 centres .....	48,827,560	60,363,526	1,613,374	1,690,427	461,175	506,936
<b>Ontario:</b>						
Brantford .....	349,884	345,517	21,755	20,063	17,130	17,211
Chatham .....	613,782	874,899	16,338	15,583	14,423	12,509
Cornwall .....	136,679	144,497	9,722	11,662	7,653	7,740
Guelph .....	237,457	303,250	21,061	20,327	16,707	16,965
Hamilton .....	2,709,285	2,764,867	158,054	167,526	103,950	110,166
Kingston .....	263,153	264,346	30,829	29,261	28,117	32,845
Kitchener .....	923,064	800,135	39,489	43,819	36,314	41,386
London .....	2,267,072	2,561,868	95,871	77,975	72,406	75,037
Niagara Falls .....	159,666	175,037	16,683	16,733	10,950	12,085
Oshawa .....	2,041,764	1,957,700	30,816	35,756	20,944	22,769
Ottawa .....	2,869,910	3,217,014	176,522	189,630	146,625	184,786
Peterborough .....	198,587	190,753	21,923	20,547	19,232	19,607
St. Catharines .....	434,961	968,271	29,165	28,649	28,038	26,477
Sarnia .....	355,506	378,471	23,808	23,236	18,401	19,512
Sault Ste. Marie .....	1,102,718	1,789,960	19,364	19,805	15,078	16,309
Sudbury .....	258,475	259,295	28,999	32,830	23,293	24,873
Thunder Bay .....	337,978	417,437	29,217	32,837	25,192	27,889
Timmins .....	104,532	112,760	14,950	15,441	6,582	6,678
Toronto .....	90,568,608	95,539,026	1,596,021	1,769,058	728,755	776,745
Windsor .....	1,153,239	1,058,067	69,304	79,129	42,643	46,008
Total — 20 centres .....	107,086,320	114,123,170	2,449,891	2,649,867	1,382,433	1,497,597
<b>Manitoba:</b>						
Brandon .....	97,647	104,978	14,890	16,137	12,404	14,265
Winnipeg .....	8,538,404	9,427,306	146,085	171,026	149,484	174,972
Total 2 centres .....	8,636,051	9,532,284	160,975	187,163	161,888	189,237



TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	December - Décembre					
	Current - Courant		Savings - Épargne		Personal chequing - Chèques personnels	
	1975	1976	1975	1976	1975	1976
	thousands of dollars - milliers de dollars					
<b>Saskatchewan:</b>						
Moose Jaw .....	72,967	75,905	8,312	8,553	11,153	12,488
Prince Albert .....	75,056	92,942	6,141	6,093	8,886	11,137
Regina .....	1,875,864	2,296,180	39,549	47,266	48,880	56,741
Saskatoon .....	548,130	583,209	26,102	33,356	43,607	53,110
Total - 4 centres .....	2,572,017	3,048,236	80,104	95,268	112,526	133,476
<b>Alberta:</b>						
Calgary .....	7,591,333	9,988,373	155,305	203,402	244,744	277,721
Edmonton .....	5,817,363	6,622,881	257,073	157,569	215,655	266,364
Lethbridge .....	233,377	238,695	13,611	15,082	31,790	41,922
Medicine Hat .....	97,341	111,226	7,311	10,117	15,200	15,706
Total - 4 centres .....	13,739,414	16,961,175	433,300	386,170	507,389	601,713
<b>British Columbia - Colombie-Britannique:</b>						
Vancouver .....	11,920,785	14,571,227	455,855	431,800	424,005	470,150
Victoria .....	2,836,182	2,889,865	75,498	80,319	74,550	89,007
Total - 2 centres .....	14,756,967	17,461,092	530,353	512,119	498,555	559,157
Total - 50 centres .....	200,530,041	225,991,729	5,455,725	5,719,338	3,288,254	3,670,527

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) - Courant(1)			Savings - Épargne		
	Cheques cashed - Chèques encaissés	Deposits(2) - Dépôts(2)	Turnover - Rotation	Cheques cashed - Chèques encaissés	Deposits - Dépôts	Turnover - Rotation
	\$'000		%	\$'000		%
1971 .....	885,371,891	7,715,954(3)	114.75	34,090,452	22,798,922(3)	1.50
1972 .....	1,028,679,510	9,095,564(3)	113.10	38,253,735	26,201,294(3)	1.46
1973 .....	1,325,656,531	10,214,452(3)	129.78	44,318,965	29,464,452(3)	1.50
1974 .....	1,641,157,509	11,124,141(3)	147.53	57,622,225	38,269,960(3)	1.51
1975 .....	2,074,332,993	13,131,134(3)	157.97	64,194,432	44,540,450(3)	1.44
1975 - December - Décembre .....	203,818,295	14,668,660	166.74	5,455,725	45,793,533	1.43
1976 - January - Janvier .....	191,711,580	14,362,469	160.18	5,036,073	47,788,235	1.26
February - Février .....	175,259,133	13,273,008	158.45	4,912,448	49,296,199	1.20
March - Mars .....	198,435,733	13,246,879	179.76	5,337,066	50,222,728	1.28
April - Avril .....	193,130,497	13,538,056	171.19	5,107,266	51,843,163	1.18
May - Mai .....	191,946,119	13,923,818	165.43	5,883,359	53,312,227	1.32
June - Juin .....	210,301,961	14,405,621	175.18	6,143,292	53,890,800	1.37
July - Juillet .....	208,642,737	14,235,501	175.88	5,550,463	54,585,962	1.22
August - Août .....	197,994,036	13,915,307	170.74	5,230,741	55,373,920	1.13
September - Septembre ...	197,046,319	14,085,936	167.87	5,063,112	56,136,717	1.08
October - Octobre .....	195,924,729	13,946,207	168.58	5,175,061	57,387,706	1.08
November - Novembre .....	212,876,131	13,844,296	184.52	7,175,503	57,861,307	1.49
December - Décembre .....	229,662,256	14,167,900	194.52	5,719,338	57,886,304	1.19

(1) Includes cheques cashed against personal chequing accounts. - Comprend les chèques tirés sur les comptes chèques personnels. (2) Excludes federal government deposits. - Dépôts du gouvernement fédéral exclus. (3) Average deposits for the year. - Moyenne des dépôts de l'année.

Note: Turnover in the monthly section reflects turnover on an annual basis.

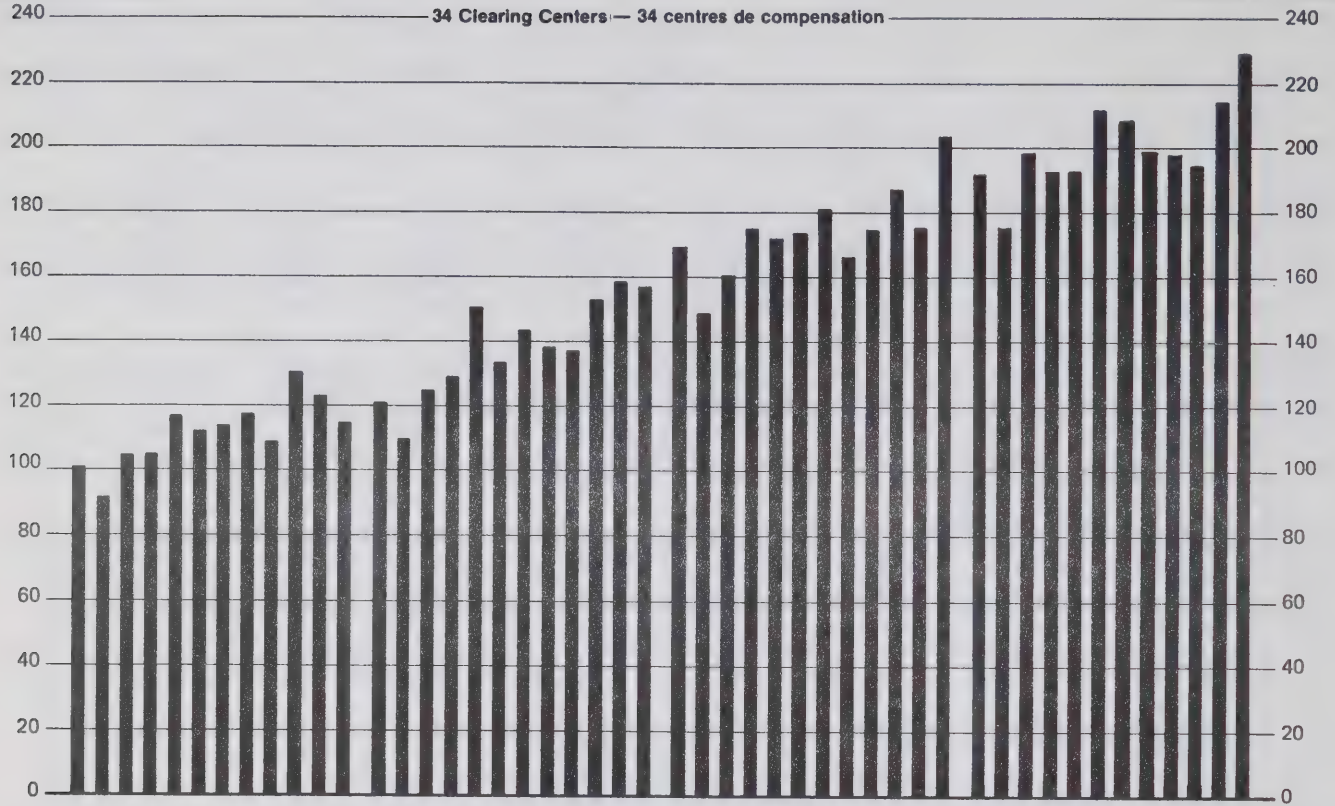
Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.

# Value of Cheques Cashed in Canada Valeur des chèques encaissés au Canada

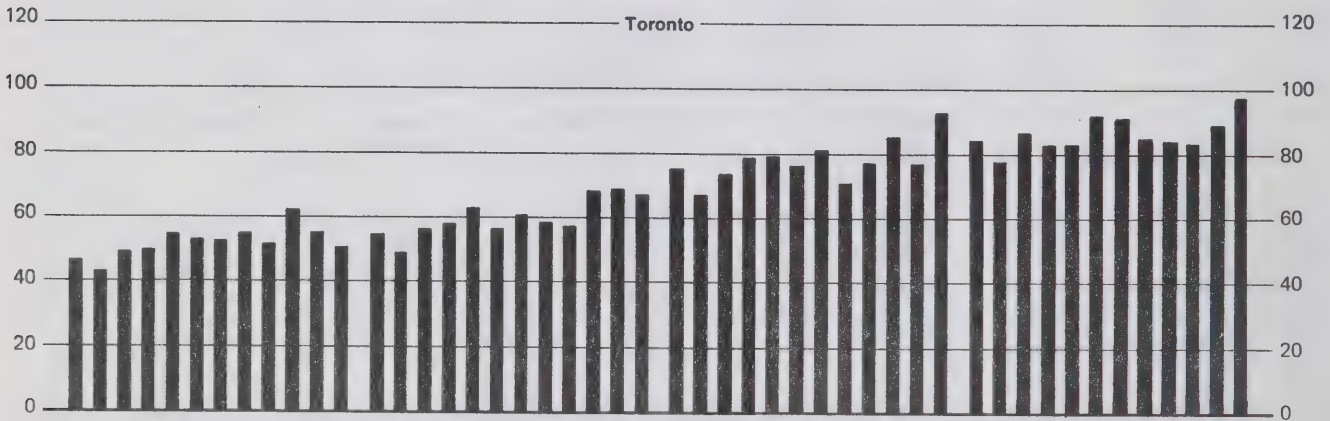
Billions of dollars  
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Billions of dollars  
Milliards de dollars

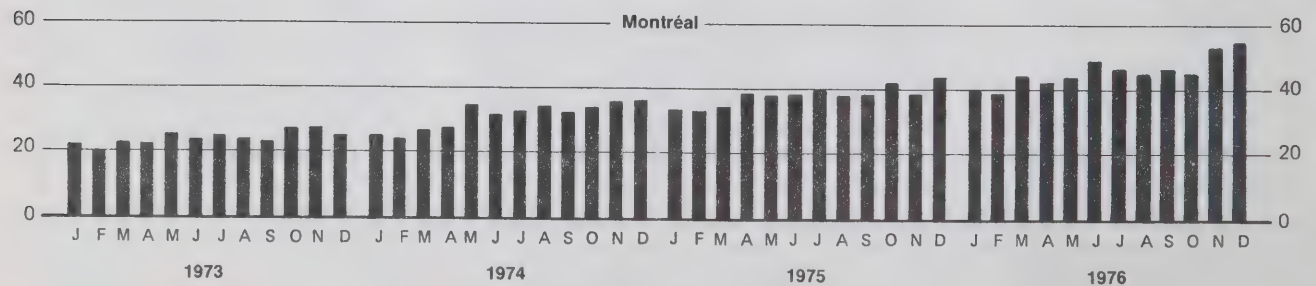
34 Clearing Centers — 34 centres de compensation



Toronto



Montréal











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CHEQUES CASHEDCHÈQUES ENCAISSÉS

Government  
Publications

JANUARY - 1977 - JANVIER

With the advent of centralized data processing, Bank Clearing Houses as they were known have been closed down. The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it would be incorrect to assume that this comparison will remain valid through time. An examination is currently underway in an attempt to establish boundaries that can be more precisely defined.

The value of cheques cashed in the 50 clearing centres in January totalled \$211,850 million, 7.7% above the value for the corresponding month of 1976. Payments in five of the ten provinces rose in comparison. Debits increased in Nova Scotia by 24.3%, Quebec by 11.5%, Ontario by 5.7%, Alberta by 13.8% and British Columbia by 15.7%. Debits decreased in Newfoundland by 16.7%, Prince Edward Island by 8.5%, New Brunswick by 19.3%, Manitoba by 5.9% and Saskatchewan by 3.5%.

The Centres

Thirty-one of the 50 centres showed a higher value of cheques cashed than in January of 1976. In respect of the major centres, payments increased in Montreal by 24.1%, Toronto by 3.4% and Vancouver by 15.9%. Payments decreased in Winnipeg by 6.0%.

Deposit Turnover

The turnover ratio of current deposits (compiled on an annual basis) was 173.61 compared with 160.18 for January 1976. The turnover ratio of savings accounts was 1.11 compared with the January 1976 ratio 1.26.

Business Finance Division

L'avènement du traitement centralisé des données a fait disparaître les chambres de compensation bancaires dans leur ancienne forme. Les chiffres se rapportant au débit des comptes personnels continuent de rendre compte des données qui correspondent aux anciens centres, mais il serait inexact d'en conclure que cette comparaison sera toujours valable. On étudie actuellement le problème afin d'essayer de déterminer des limites plus précises.

La valeur des chèques encaissés dans 50 centres de compensation en janvier s'élevait à \$211,850 millions soit 7.7 % de plus qu'en janvier 1976. Les comparaisons pour le mois de janvier montrent que les versements ont augmenté dans cinq des dix provinces. Les débits ont augmenté de 24.3 % en Nouvelle-Écosse, de 11.5 % au Québec, de 5.7 % en Ontario, de 13.8 % en Alberta et de 15.7 % en Colombie-Britannique. Les débits ont accusé une baisse de 16.7 % en Terre-Neuve, de 8.5 % dans l'Île-du-Prince-Édouard, de 19.3 % au Nouveau-Brunswick, de 5.9 % au Manitoba et de 3.5 % en Saskatchewan.

Les centres

Trente-et-un des 50 centres ont enregistré une valeur totale de chèques encaissés supérieure à celle du mois de janvier 1976. Pour ce qui est des grands centres, les versements ont augmenté de 24.1 % à Montréal, de 3.4 % à Toronto et de 15.9 % à Vancouver. Les versements ont diminué de 6.0 % à Winnipeg.

Volumes des transactions

Le taux de transactions sur comptes courants (calculé sur une base annuelle) était de 173.61 comparativement à 160.18 en janvier 1976. Le taux de transactions sur comptes d'épargne était de 1.11 comparativement à 1.26 en janvier 1976.

Division des finances des entreprises

March - 1977 - Mars  
5-4404-509

TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	January - Janvier		
	1976	1977	1977 1976
	thousands of dollars - milliers de dollars		
Newfoundland - Terre-Neuve:			
St. John's - Saint-Jean .....	1,268,046	1,056,391	0.83
Prince Edward Island - Île-du-Prince-Édouard:			
Charlottetown .....	174,147	159,334	0.91
Nova Scotia - Nouvelle-Écosse:			
Glace Bay .....	19,541	15,545	0.80
Halifax .....	1,472,187	1,907,455	1.30
Sydney .....	159,318	129,624	0.81
Total - 3 centres .....	1,651,046	2,052,624	1.24
New Brunswick - Nouveau-Brunswick:			
Fredericton .....	475,830	420,786	0.88
Moncton .....	559,237	266,640	0.48
Saint John - Saint-Jean .....	472,937	528,993	1.12
Total - 3 centres .....	1,508,004	1,216,419	0.81
Québec:			
Chicoutimi .....	151,994	157,114	1.03
Drummondville .....	100,077	101,530	1.01
Granby .....	123,760	112,445	0.91
Montréal .....	39,874,639	49,475,737	1.24
Québec .....	10,802,784	7,114,369	0.66
St-Hyacinthe .....	174,634	180,568	1.03
Shawinigan .....	45,253	45,834	1.01
Sherbrooke .....	235,150	272,212	1.16
Trois-Rivières .....	156,174	149,360	0.96
Valleyfield .....	59,702	75,168	1.26
Total - 10 centres .....	51,724,167	57,684,337	1.12
Ontario:			
Brantford .....	342,352	331,652	0.97
Chatham .....	581,437	629,020	1.08
Cornwall .....	130,471	111,150	0.85
Guelph .....	244,842	309,075	1.26
Hamilton .....	2,472,902	2,645,046	1.07
Kingston .....	299,506	275,532	0.92
Kitchener .....	715,327	660,614	0.92
London .....	2,098,379	3,256,525	1.55
Niagara Falls .....	154,728	157,741	1.02
Oshawa .....	1,531,016	1,344,635	0.87
Ottawa .....	2,907,246	3,655,658	1.26
Peterborough .....	248,903	183,101	0.74
St. Catharines .....	450,601	593,631	1.32
Sarnia .....	318,714	347,313	1.09
Sault Ste. Marie .....	1,075,268	1,782,773	1.66
Sudbury .....	263,164	258,908	0.98
Thunder Bay .....	343,430	380,658	1.11
Timmins .....	103,573	109,646	1.06
Toronto .....	84,479,535	87,384,588	1.03
Windsor .....	1,262,656	1,327,419	1.05
Total - 20 centres .....	100,024,050	105,744,685	1.06
Manitoba:			
Brandon .....	102,780	106,189	1.03
Winnipeg .....	8,983,708	8,446,915	0.94
Total - 2 centres .....	9,086,488	8,553,104	0.94



TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABEAU 1. Chèques tirés sur les comptes individuels - fin

	January - Janvier		
	1976	1977	<u>1977</u> 1976
	thousands of dollars - milliers de dollars		
Saskatchewan:			
Moose Jaw .....	92,880	89,251	0.96
Prince Albert .....	79,292	91,894	1.16
Regina .....	2,281,062	2,015,500	0.88
Saskatoon .....	552,226	703,600	1.27
Total - 4 centres .....	3,005,460	2,900,245	0.97
Alberta:			
Calgary .....	8,338,842	9,758,755	1.17
Edmonton .....	5,369,389	5,882,556	1.10
Lethbridge .....	251,307	256,505	1.02
Medicine Hat .....	101,606	104,890	1.03
Total - 4 centres .....	14,061,144	16,002,706	1.14
British Columbia - Colombie-Britannique:			
Vancouver .....	11,908,656	13,799,686	1.16
Victoria .....	2,336,445	2,680,737	1.15
Total - 2 centres .....	14,245,101	16,480,423	1.16
Total - 50 centres .....	196,747,653	211,850,268	1.08

TABLE 2. Cheques Cashed in 34 Clearing Centres, January

TABEAU 2. Chèques encaissés dans 34 centres de compensation, janvier

Representative years - Années représentatives	Canada	Atlantic Provinces - Provinces de l'Atlantique	Québec	Ontario	Prairie Provinces - Provinces des Prairies	British Columbia - Colombie- Britannique
	thousands of dollars - milliers de dollars					
1924 .....	2,177,587(1)	51,937	616,921	907,190	453,695	147,844
1925 .....	2,230,038	43,433	714,408	899,501	442,998	149,698
1929 .....	4,095,330	66,663	1,527,636	1,658,998(2)	591,636	250,397
1930 .....	3,211,422	60,529	1,055,695	1,339,957	539,595	215,646
1932 .....	20,844,288	519,171	2,766,200	11,258,872	4,797,206(3)	1,502,839
1935 .....	2,682,051	43,509	781,272	1,289,471	435,391	132,408
1940 .....	2,674,335	63,562	808,906	1,135,585	493,748	172,534
1945 .....	5,069,995	111,196	1,553,035	2,226,044(4)	872,432	307,288
1950 .....	7,307,022	197,111(5)	2,284,057	3,105,448(6)	1,155,839	564,567
1955 .....	12,452,938	323,344	3,751,023	5,608,172	1,795,200	975,199
1960 .....	20,397,897	421,135	6,033,848	9,749,568	2,897,683	1,295,663
1965 .....	36,167,160	695,960	10,759,890	17,431,112	5,081,297	2,198,901
1967 .....	48,256,097	1,106,420	15,145,995	22,040,053	6,731,190	3,232,439
1968 .....	51,420,265	1,098,618	14,911,301	24,364,021	7,404,804	3,641,521
1969 .....	55,806,654	1,284,984	15,590,440	27,038,440	7,639,251	4,253,539
1970 .....	59,451,990	1,485,874	14,594,210	30,633,746(7)	8,228,152	4,510,008
1971 .....	61,869,437	1,275,745	16,596,661	32,415,293	7,435,698	4,146,040
1972 .....	76,579,280	1,778,728	19,314,623	41,017,338	9,238,426	5,230,165
1973 .....	100,664,563	1,992,303	25,334,542	54,064,592	12,077,032	7,196,094
1974 .....	121,125,355	2,524,066	29,512,009	63,409,826	16,275,164	9,404,290
1975 .....	169,250,213	2,984,123	41,607,084	87,323,849	23,777,592	13,557,565
1976 .....	191,828,528 <sup>x</sup>	3,772,407 <sup>x</sup>	50,912,573	96,745,355 <sup>x</sup>	26,153,092	14,245,101
1977 .....	206,411,328	3,759,479	56,862,318	101,853,053	27,456,055	16,480,423

(1) Original 31 centres. - À l'origine, 31 centres. (2) Includes Sarnia as of January 1926 and Sudbury as of September 1929. - Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929. (3) Weyburn branches absorbed by Imperial Bank, May 1931. - Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931. (4) St. Catharines data added as of May 1941. - Données sur St. Catharines ajoutées à partir de mai 1941. (5) St. John's, Newfoundland, data added as of April 1949. - Données sur Saint-Jean, Terre-Neuve, à partir d'avril 1949. (6) Cornwall data added as of May 1950. - Données sur Cornwall à partir de mai 1950. (7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure. - En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William. <sup>x</sup> Revised figures. - Nombres rectifiés.

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	January - Janvier					
	Current — Courant		Savings — Épargne		Personal chequing — Chèques personnels	
	1976	1977	1976	1977	1976	1977
	thousands of dollars - milliers de dollars					
Newfoundland - Terre-Neuve:						
St. John's - Saint-Jean .....	1,190,202	962,670	52,162	66,407	25,682	27,314
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown .....	156,664	141,972	7,639	7,168	9,844	10,194
Nova Scotia - Nouvelle-Écosse:						
Glace Bay .....	16,037	12,308	1,977	1,707	1,527	1,530
Halifax .....	1,361,957	1,793,984	48,433	50,709	61,797	62,762
Sydney .....	143,654	116,418	7,915	5,139	7,749	8,067
Total - 3 centres .....	1,521,648	1,927,710	58,325	57,555	71,073	72,359
New Brunswick - Nouveau-Brunswick:						
Fredericton .....	442,954	387,174	19,744	18,075	13,132	15,537
Moncton .....	532,057	233,652	11,991	13,637	15,189	19,351
Saint John - Saint-Jean .....	437,700	491,583	17,485	18,933	17,752	18,477
Total - 3 centres .....	1,412,711	1,112,409	49,220	50,645	46,073	53,365
Québec:						
Chicoutimi .....	136,554	140,396	8,397	10,973	7,043	5,745
Drummondville .....	92,540	94,160	5,610	5,591	1,927	1,779
Granby .....	114,727	102,488	5,883	6,126	3,150	3,831
Montréal .....	38,288,320	47,796,900	1,256,812	1,314,585	329,507	364,252
Québec .....	10,619,490	6,819,173	156,967	265,150	26,327	30,046
St-Hyacinthe .....	159,917	164,754	12,393	12,771	2,324	3,043
Shawinigan .....	40,061	39,799	3,435	4,609	1,757	1,426
Sherbrooke .....	212,182	243,092	13,684	18,466	9,284	10,654
Trois-Rivières .....	143,207	134,745	8,259	9,196	4,708	5,419
Valleyfield .....	52,360	67,567	5,230	5,602	2,112	1,999
Total - 10 centres .....	49,859,358	57,684,337	1,476,670	1,653,069	388,139	428,194
Ontario:						
Brantford .....	309,118	301,231	18,879	16,203	14,355	14,218
Chatham .....	554,274	605,353	15,185	11,845	11,978	11,822
Cornwall .....	115,631	94,722	8,422	10,058	6,418	6,370
Guelph .....	210,856	271,374	20,350	20,325	13,636	17,376
Hamilton .....	2,242,182	2,416,017	143,103	130,247	87,617	98,782
Kingston .....	242,699	222,212	31,673	26,527	25,134	26,793
Kitchener .....	649,494	585,612	35,711	39,164	30,122	35,838
London .....	1,965,105	3,121,731	73,811	69,691	59,463	65,103
Niagara Falls .....	126,322	126,340	17,144	19,790	11,262	11,611
Oshawa .....	1,486,643	1,297,247	26,646	28,000	17,727	19,388
Ottawa .....	2,584,947	3,310,794	168,569	174,181	153,730	170,683
Peterborough .....	215,018	149,117	17,590	17,438	16,295	16,546
St. Catharines .....	397,749	546,065	28,886	24,618	23,966	22,948
Sarnia .....	285,068	308,573	18,811	21,230	14,835	17,510
Sault Ste. Marie .....	1,040,937	1,749,564	21,113	18,936	13,218	14,273
Sudbury .....	216,731	208,392	26,243	27,694	20,190	22,822
Thunder Bay .....	290,788	325,357	29,975	29,235	22,667	26,066
Timmins .....	86,510	93,375	11,680	10,050	5,383	6,221
Toronto .....	82,218,847	85,092,423	1,487,872	1,600,104	772,816	692,061
Windsor .....	1,157,858	1,215,559	67,017	71,697	37,781	40,163
Total - 20 centres .....	96,396,777	102,041,058	2,268,680	2,367,033	1,358,593	1,336,594
Manitoba:						
Brandon .....	80,266	81,586	12,038	12,826	10,476	11,777
Winnipeg .....	8,690,583	8,098,490	153,676	185,151	139,449	163,274
Total 2 centres .....	8,770,849	8,180,076	165,714	197,977	149,925	175,051

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	January - Janvier					
	Current - Courant		Savings - Épargne		Personal chequing - Chèques personnels	
	1976	1977	1976	1977	1976	1977
	thousands of dollars - milliers de dollars					
Saskatchewan:						
Moose Jaw .....	68,863	64,193	11,381	11,303	12,636	13,755
Prince Albert .....	65,510	75,572	5,729	7,028	8,053	9,294
Regina .....	2,181,824	1,924,050	50,494	40,502	48,744	50,948
Saskatoon .....	470,611	621,165	38,388	32,716	43,227	49,719
Total - 4 centres .....	2,786,808	2,684,980	105,992	91,549	112,660	123,716
Alberta:						
Calgary .....	7,976,592	9,160,749	139,481	276,511	222,769	321,495
Edmonton .....	5,038,543	5,524,496	141,011	139,748	189,835	218,312
Lethbridge .....	208,716	213,838	15,693	14,189	26,898	28,478
Medicine Hat .....	78,206	80,932	8,971	9,039	14,429	14,919
Total - 4 centres .....	13,302,057	14,980,015	305,156	439,487	453,931	583,204
British Columbia - Colombie-Britannique:						
Vancouver .....	11,050,479	12,956,895	466,471	417,735	391,706	425,056
Victoria .....	2,187,346	2,533,094	80,044	68,183	69,055	79,460
Total - 2 centres .....	13,237,825	15,489,989	546,515	485,918	460,761	504,516
Total - 50 centres .....	188,634,899	203,118,953	5,036,073	5,416,808	3,076,681	3,314,507

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) - Courant(1)			Savings - Épargne		
	Cheques cashed - Chèques encaissés	Deposits(2) - Dépôts(2)	Turnover - Rotation	Cheques cashed - Chèques encaissés	Deposits(2) - Dépôts(2)	Turnover - Rotation
	thousands of dollars - milliers de dollars	thousands of dollars - milliers de dollars		thousands of dollars - milliers de dollars	thousands of dollars - milliers de dollars	
1971 .....	885,371,891	7,715,954	114.75	34,090,452	22,798,922	1.50
1972 .....	1,028,679,510	9,095,564	113.10	38,253,735	26,201,294	1.46
1973 .....	1,325,656,531	10,214,452	129.78	44,318,965	29,464,452	1.50
1974 .....	1,641,157,509	11,124,141	147.53	57,622,225	38,269,960	1.51
1975 .....	2,074,332,993	13,131,134	157.97	64,194,432	44,540,450	1.44
1976 .....	2,403,265,501	13,912,083	172.75	66,333,722	53,798,772	1.23
1976						
January - Janvier ...	191,711,580	14,362,469	160.18	5,036,073	47,788,235	1.26
February - Février ..	175,259,133	13,273,008	158.45	4,912,448	49,296,199	1.20
March - Mars .....	198,435,733	13,246,879	179.76	5,337,066	50,222,728	1.28
April - Avril .....	193,130,497	13,538,056	171.19	5,107,266	51,843,163	1.18
May - Mai .....	191,946,119	13,923,818	165.43	5,883,359	53,312,227	1.32
June - Juin .....	210,031,961	14,405,621	175.18	6,143,292	53,890,800	1.37
July - Juillet .....	208,642,737	14,235,501	175.88	5,550,463	54,585,962	1.22
August - Août .....	197,994,036	13,915,307	170.74	5,230,741	55,373,920	1.13
September - Septembre	197,046,319	14,085,936	167.87	5,063,112	56,136,717	1.08
October - Octobre ...	195,924,729	13,946,207	168.58	5,175,061	57,387,706	1.08
November - Novembre	212,876,131	13,844,296	184.52	7,175,503	57,861,307	1.49
December - Décembre	229,662,256	14,167,900	194.52	5,719,338	57,886,304	1.19
1977						
January - Janvier ...	206,433,460	14,269,027	173.61	5,416,808	58,329,978	1.11

(1) Includes cheques cashed against personal chequing accounts. - Comprend les chèques tirés sur les comptes chèques personnels. (2) Average deposits for the year. - Moyenne des dépôts de l'année. - Note: Turnover in the monthly section reflects turnover on an annual basis. - Note: La rotation dans la section mensuelle est calculée sur une base annuelle.

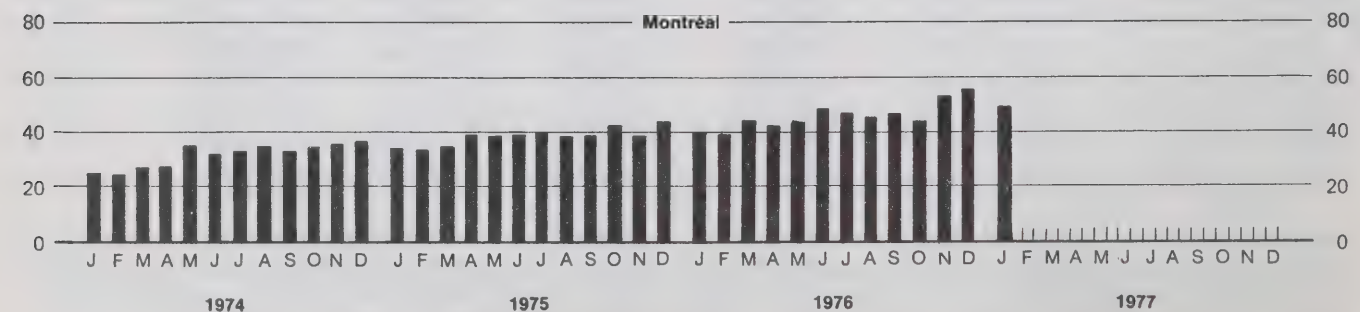
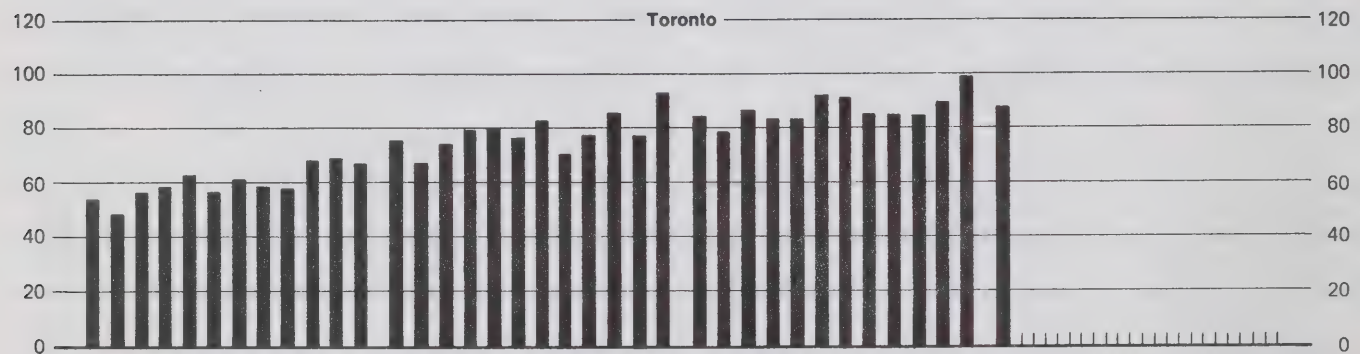
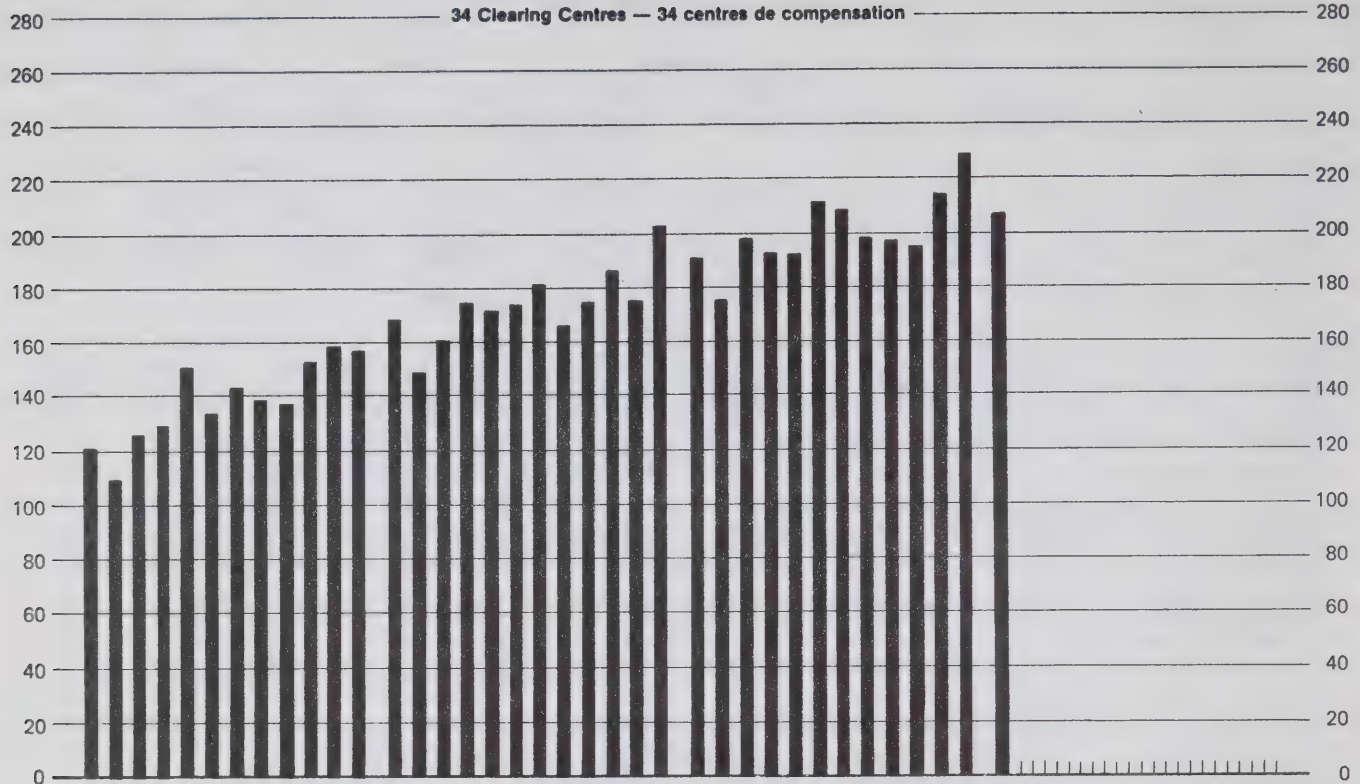


# Value of Cheques Cashed in Canada

## Valeur des chèques encaissés au Canada

Billions of dollars  
Milliards de dollars

Billions of dollars  
Milliards de dollars











# Statistics Canada Statistique Canada

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CHEQUES CASHEDCHEQUES ENCAISSÉS

FEBRUARY - 1977 - FÉVRIER

With the advent of centralized data processing, Bank Clearing Houses as they were known have been closed down. The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it would be incorrect to assume that this comparison will remain valid through time. An examination is currently underway in an attempt to establish boundaries that can be more precisely defined.

The value of cheques cashed in the 50 clearing centres in February totalled \$202,163 million, 12.2% above the value for the corresponding month of 1976. Payments in 8 of the 10 provinces rose in comparison. Debits increased in Newfoundland by 64.8%, Nova Scotia by 20.5%, Quebec by 13.4%, Ontario by 9.9%, Manitoba by 7.3%, Saskatchewan by 14.3%, Alberta by 24.4%, and British Columbia by 14.8%. Debits decreased in Prince Edward Island by 28.3% and New Brunswick by 21.3%.

The Centres:

Forty-two of the fifty centres showed a higher value of cheques cashed than in February of 1976. In respect of the major centres, payments increased in Montreal by 16.4%, Toronto by 8.1%, Winnipeg by 7.2% and Vancouver by 19.2%.

Deposit Turnover:

The turnover ratio of current deposits (compiled on an annual basis) is 166.16 compared with 158.45 for February 1976. The turnover ratio of savings accounts is 1.11 compared with the February 1976 ratio of 1.20.

Business Finance Division

April - 1977 - Avril  
5-4404-509

L'avènement du traitement centralisé des données a fait disparaître les chambres de compensation bancaires dans leur ancienne forme. Les chiffres se rapportant au débit des comptes personnels continuent de rendre compte des données qui correspondent aux anciens centres, mais il serait inexact d'en conclure que cette comparaison sera toujours valable. On étudie actuellement le problème afin d'essayer de déterminer des limites plus précises.

La valeur des chèques encaissés dans 50 centres de compensation en février s'élevait à \$202,163 millions soit 12.2 % de plus qu'en février 1976. Les comparaisons pour le mois de février montrent que les versements ont augmenté dans 8 des 10 provinces. Les débits ont augmenté de 64.8 % en Terre-Neuve, de 20.5 % en Nouvelle-Écosse, de 13.4 % au Québec, de 9.9 % en Ontario, de 7.3 % au Manitoba, de 14.3 % en Saskatchewan, de 24.4 % en Alberta et de 14.8 % en Colombie-Britannique. Les débits ont baissé de 28.3 % dans l'Île-du-Prince-Édouard, de 21.3 % au Nouveau-Brunswick.

Les centres:

Quarante deux des cinquante centres ont enregistré une valeur totale de chèques encaissés supérieure à celle du mois de février 1976. Pour ce qui est des grands centres, les versements ont augmenté de 16.4 % à Montréal, de 8.1 % à Toronto, de 7.2 % à Winnipeg et de 19.2 % à Vancouver.

Volumes des transactions:

Le taux de transactions sur comptes courants (calculé sur une base annuelle) est de 166.16 comparativement à 158.5 pour février 1976. Le taux de transactions sur comptes d'épargne est de 1.11 comparativement à 1.20 en février 1976.

Division des finances des entreprises

TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	February - Février			First two months - Deux premiers mois		
	1976	1977	<u>1977</u> <u>1976</u>	1976	1977	<u>1977</u> <u>1976</u>
	thousands of dollars - milliers de dollars			thousands of dollars - milliers de dollars		
Newfoundland - Terre-Neuve:						
St. John's - Saint-Jean .....	951,667	1,569,260	1.65	2,219,713	2,625,651	1.18
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown .....	180,101	129,348	0.72	354,248	288,682	0.81
Nova Scotia - Nouvelle-Écosse:						
Glace Bay .....	16,577	16,806	1.01	36,118	32,351	0.90
Halifax .....	1,379,988	1,723,205	1.25	2,852,175	3,630,660	1.27
Sydney .....	141,230	113,770	0.81	300,548	243,394	0.81
Total - 3 centres .....	1,537,795	1,853,781	1.21	3,188,841	3,906,405	1.23
New Brunswick - Nouveau-Brunswick:						
Fredericton .....	423,935	427,779	1.01	899,765	848,565	0.94
Moncton .....	602,505	246,252	0.41	1,161,742	512,892	0.44
Saint John - Saint-Jean .....	460,723	496,614	1.08	933,660	1,025,607	1.10
Total - 3 centres .....	1,487,163	1,170,645	0.79	2,995,167	2,387,064	0.80
Québec:						
Chicoutimi .....	156,087	159,531	1.02	308,081	316,645	1.03
Drummondville .....	103,664	116,559	1.12	203,741	218,089	1.07
Granby .....	119,937	119,770	1.00	243,697	232,215	0.95
Montréal .....	39,317,009	45,750,145	1.16	79,191,648	95,225,882	1.20
Québec .....	7,011,965	6,799,770	0.97	17,814,749	13,914,139	0.78
St-Hyacinthe .....	161,556	212,403	1.31	336,190	392,971	1.17
Shawinigan .....	52,916	49,439	0.93	98,169	95,273	0.97
Sherbrooke .....	231,965	284,848	1.23	467,115	557,060	1.19
Trois-Rivières .....	142,577	158,233	1.11	298,751	307,593	1.03
Valleyfield .....	56,070	67,792	1.21	115,772	142,960	1.23
Total - 10 centres .....	47,353,746	53,718,490	1.13	99,077,913	111,402,827	1.12
Ontario:						
Brantford .....	323,682	345,161	1.07	666,034	676,813	1.02
Chatham .....	545,227	560,969	1.03	1,126,664	1,189,989	1.06
Cornwall .....	118,748	128,028	1.08	249,219	239,178	0.96
Guelph .....	203,840	309,808	1.52	448,682	618,883	1.38
Hamilton .....	2,501,281	2,857,657	1.14	4,974,183	5,502,703	1.11
Kingston .....	256,860	255,033	0.99	556,366	530,565	0.95
Kitchener .....	724,776	691,039	0.95	1,440,103	1,351,653	0.94
London .....	1,797,319	2,216,729	1.23	3,895,698	5,473,254	1.40
Niagara Falls .....	143,066	156,256	1.09	297,794	313,997	1.05
Oshawa .....	1,216,673	1,409,111	1.16	2,747,689	2,753,746	1.00
Ottawa .....	2,882,282	3,445,091	1.20	5,789,528	7,100,749	1.23
Peterborough .....	171,029	172,223	1.01	419,932	355,324	0.85
St. Catharines .....	501,340	685,249	1.37	951,941	1,278,880	1.34
Sarnia .....	275,832	383,956	1.39	594,546	731,269	1.23
Sault Ste. Marie .....	1,270,043	1,976,171	1.56	2,345,311	3,758,944	1.60
Sudbury .....	243,757	261,122	1.07	506,921	520,030	1.03
Thunder Bay .....	307,635	332,735	1.08	651,065	713,393	1.10
Timmins .....	97,740	105,988	1.08	201,313	215,634	1.07
Toronto .....	78,343,342	84,659,535	1.08	162,822,877	172,044,123	1.06
Windsor .....	1,117,248	1,289,345	1.15	2,379,904	2,616,764	1.10
Total - 20 centres .....	93,041,720	102,241,206	1.10	193,065,770	207,985,891	1.08
Manitoba:						
Brandon .....	92,903	105,518	1.14	195,683	211,707	1.08
Winnipeg .....	7,410,297	7,944,168	1.07	16,394,005	16,391,083	1.00
Total - 2 centres .....	7,503,200	8,049,686	1.07	16,589,688	16,602,790	1.00

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABEAU 1. Chèques tirés sur les comptes individuels - fin

	February - Février			First two months - Deux premiers mois		
	1976	1977	1977 1976	1976	1977	1977 1976
	thousands of dollars - milliers de dollars			thousands of dollars - milliers de dollars		
Saskatchewan:						
Moose Jaw .....	72,180	76,966	1.07	165,060	166,217	1.01
Prince Albert .....	83,828	89,664	1.07	163,120	181,558	1.11
Regina .....	1,692,292	2,000,088	1.18	3,973,354	4,015,588	1.01
Saskatoon .....	573,352	600,604	1.05	1,125,578	1,304,204	1.16
Total - 4 centres .....	2,421,652	2,767,322	1.14	5,427,112	5,667,567	1.04
Alberta:						
Calgary .....	7,051,611	9,094,261	1.29	15,390,453	18,853,016	1.22
Edmonton .....	4,688,277	5,557,929	1.19	10,057,666	11,440,485	1.14
Lethbridge .....	218,750	233,357	1.07	470,057	489,862	1.04
Medicine Hat .....	90,501	105,983	1.17	192,107	210,873	1.10
Total - 4 centres .....	12,049,139	14,991,530	1.24	26,110,283	30,994,236	1.19
British Columbia - Colombie-Britannique:						
Vancouver .....	11,375,272	13,561,314	1.19	23,283,928	27,361,000	1.18
Victoria .....	2,270,126	2,109,932	0.93	4,606,571	4,790,669	1.04
Total - 2 centres .....	13,645,398	15,671,246	1.15	27,890,499	32,151,669	1.15
Total - 50 centres .....	180,171,581	202,162,514	1.12	376,919,234	414,012,782	1.10

TABLE 2. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABEAU 2. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years - Années représentatives	Canada	Atlantic Provinces - Provinces de l'Atlantique	Québec	Ontario	Prairie Provinces - Provinces des Prairies	British Columbia - Colombie- Britannique
	thousands of dollars - milliers de dollars					
1924 .....	4,364,591(1)	98,504	1,300,536	1,804,687	881,589	279,275
1925 .....	4,145,081	82,147	1,309,692	1,643,713	825,918	283,611
1929 .....	7,522,611	124,623	2,714,749	3,126,617	1,070,759	485,863
1930 .....	6,026,446	111,977	1,997,250	2,500,398(2)	1,011,754	405,067
1932 .....	4,061,081	87,996	1,242,211	1,784,387	688,420	258,067
1935 .....	4,771,092	80,368	1,353,896	2,352,986	733,293	250,549
1940 .....	5,629,552	138,843	1,756,871	2,451,499	919,825	362,514
1945 .....	9,503,506	210,458	2,864,454	4,274,664(4)	1,556,769	597,161
1950 .....	13,306,823	360,086(5)	4,029,045	5,625,119(6)	2,182,304	1,110,269
1955 .....	23,886,782	625,776	7,209,446	10,840,423	3,386,597	1,824,540
1960 .....	41,827,091	825,101	12,361,800	20,389,798	5,554,173	2,696,218
1965 .....	71,304,118	1,376,674	21,797,899	33,890,732	9,677,447	4,561,366
1967 .....	91,848,522	2,121,593	29,899,273	40,863,471	12,790,558	6,173,627
1968 .....	96,977,886	2,209,013	28,116,919	46,057,179	13,796,638	6,798,137
1969 .....	107,568,444	2,515,128	30,671,606	52,295,791	13,787,599	8,298,320
1970 .....	116,019,994	2,864,084	29,471,928	59,341,212(7)	15,691,445	8,651,325
1971 .....	128,473,684	2,717,979	34,967,820	66,742,031	15,166,931	8,878,923
1972 .....	154,923,801	3,375,169	39,747,014	82,243,600	18,408,361	11,149,657
1973 .....	192,078,458 <sup>r</sup>	3,749,514	48,388,392	103,887,858	21,933,067	14,119,627
1974 .....	230,694,138	4,618,247	57,238,457	120,827,123	29,650,995	18,359,316
1975 .....	318,146,360	5,691,151	79,724,353	164,623,690	42,670,419	25,436,747
1976 .....	367,362,701 <sup>r</sup>	7,167,290	97,473,512	186,704,317 <sup>r</sup>	48,127,083	27,890,499
1977 .....	402,881,027	7,794,810	109,697,081	199,972,874	53,264,593	32,151,669

(1) Original 31 centres. - À l'origine, 31 centres. (2) Includes Sarnia as of January 1926 and Sudbury as of September 1929. - Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929. (3) Weyburn branches absorbed by Imperial Bank, May 1931. - Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931. (4) St. Catharines data added as of May 1941. - Données sur St. Catharines ajoutées à partir de mai 1941. (5) St. John's, Newfoundland, data added as of April 1949. - Données sur Saint-Jean, Terre-Neuve, ajoutées à partir d'avril 1949. (6) Cornwall data added as of May 1950. - Données sur Cornwall ajoutées à partir de mai 1950. (7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure. - En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William. <sup>r</sup> Revised figures. - Nombres rectifiés.



TABLE 3. Cheques Cashed by Type of Account

TABLÉAU 3. Chèques tirés par type de compte

	February - Février					
	Current — Courant		Savings — Épargne		Personal chequing — Chèques personnels	
	1976	1977	1976	1977	1976	1977
	thousands of dollars — milliers de dollars					
Newfoundland — Terre-Neuve:						
St. John's — Saint-Jean .....	872,896	1,494,634	54,268	46,648	24,503	27,978
Prince Edward Island — Île-du-Prince-Édouard:						
Charlottetown .....	163,480	111,466	8,296	8,146	8,325	9,736
Nova Scotia — Nouvelle-Écosse:						
Glace Bay .....	12,605	13,709	2,535	1,660	1,437	1,437
Halifax .....	1,275,320	1,609,702	47,649	48,923	57,019	64,580
Sydney .....	126,830	99,065	6,831	5,782	7,569	8,923
Total — 3 centres .....	1,414,755	1,722,476	57,015	56,365	66,025	74,940
New Brunswick — Nouveau-Brunswick:						
Fredericton .....	393,995	399,598	18,002	13,845	11,938	14,336
Moncton .....	574,316	216,540	12,836	13,785	15,353	15,927
Saint John — Saint-Jean .....	426,590	458,855	18,190	19,017	15,943	18,742
Total — 3 centres .....	1,394,901	1,074,993	49,028	46,647	43,234	49,005
Québec:						
Chicoutimi .....	141,490	143,288	8,972	10,159	5,625	6,084
Drummondville .....	95,857	107,867	6,061	6,705	1,746	1,987
Granby .....	111,348	110,282	5,468	5,888	3,121	3,600
Montréal .....	37,703,707	44,003,634	1,281,385	1,359,213	331,917	387,298
Québec .....	6,820,392	6,518,267	165,051	250,791	26,522	30,712
St-Hyacinthe .....	148,786	197,186	10,491	12,385	2,279	2,832
Shawinigan .....	47,885	43,516	3,431	4,115	1,600	1,808
Sherbrooke .....	208,302	254,014	14,635	19,712	9,028	11,122
Trois-Rivières .....	129,219	142,064	8,798	10,728	4,560	5,441
Valleyfield .....	49,720	60,691	4,430	4,834	1,920	2,267
Total — 10 centres .....	45,456,706	51,580,809	1,508,722	1,684,530	388,318	453,151
Ontario:						
Brantford .....	294,800	312,493	16,075	16,957	12,807	15,711
Chatham .....	519,046	536,981	14,661	12,682	11,520	11,306
Cornwall .....	103,891	109,539	8,495	10,662	6,362	7,827
Guelph .....	171,694	273,514	18,262	20,669	13,884	15,625
Hamilton .....	2,260,374	2,606,260	143,778	146,392	97,129	105,005
Kingston .....	202,848	195,092	29,649	29,465	24,363	30,476
Kitchener .....	663,225	616,749	31,202	38,107	30,349	36,183
London .....	1,667,867	2,076,849	71,549	71,696	57,903	68,184
Niagara Falls .....	118,094	130,563	14,757	14,557	10,215	11,136
Oshawa .....	1,171,968	1,359,231	26,612	29,102	18,093	20,778
Ottawa .....	2,574,615	3,100,748	163,558	168,894	144,109	175,449
Peterborough .....	139,639	138,546	16,498	17,391	14,892	16,286
St. Catharines .....	456,168	633,499	24,388	26,676	20,784	25,074
Sarnia .....	240,856	344,090	19,076	22,204	15,900	17,662
Sault Ste. Marie .....	1,239,219	1,943,108	18,342	18,346	12,482	14,717
Sudbury .....	199,995	210,733	26,110	28,971	17,652	21,418
Thunder Bay .....	259,866	276,897	27,642	29,257	20,127	26,581
Timmins .....	83,326	87,039	9,084	12,711	5,330	6,238
Toronto .....	76,099,223	82,329,916	1,455,830	1,601,177	788,289	728,442
Windsor .....	1,018,898	1,173,695	61,861	72,797	36,489	42,853
Total — 20 centres .....	89,485,612	98,455,542	2,197,429	2,388,713	1,358,679	1,396,951
Manitoba:						
Brandon .....	70,770	82,061	12,163	11,666	9,970	11,791
Winnipeg .....	7,127,333	7,614,056	145,669	165,938	137,295	164,174
Total — 2 centres .....	7,198,103	7,696,117	157,832	177,604	147,265	175,965

TABLE 3. Cheques Cashied by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	February - Février					
	Current		Savings		Personal chequing	
	- Courant		- Épargne		- Chèques personnels	
	1976	1977	1976	1977	1976	1977
	thousands of dollars - milliers de dollars					
Saskatchewan:						
Moose Jaw .....	52,379	55,902	9,748	9,962	10,053	11,102
Prince Albert .....	71,014	72,236	5,498	7,733	7,316	9,695
Regina .....	1,600,381	1,899,537	41,907	49,199	50,004	51,352
Saskatoon .....	507,218	510,844	28,299	33,782	37,835	55,978
Total - 4 centres .....	2,230,992	2,538,519	85,452	100,676	105,208	128,127
Alberta:						
Calgary .....	6,680,098	8,540,815	132,675	266,445	238,838	287,001
Edmonton .....	4,371,323	5,197,513	131,068	143,509	185,886	216,907
Lethbridge .....	182,109	190,414	12,310	14,509	24,331	28,434
Medicine Hat .....	66,127	81,879	10,013	9,440	14,361	14,664
Total - 4 centres .....	11,299,657	14,010,621	286,066	433,903	463,416	547,006
British Columbia - Colombie-Britannique:						
Vancouver .....	10,521,412	12,618,035	431,412	476,060	422,448	467,219
Victoria .....	2,120,660	1,947,494	76,928	78,456	72,538	83,982
Total - 2 centres .....	12,642,072	14,565,529	508,340	554,516	494,986	551,201
Total - 50 centres .....	172,159,174	193,250,706	4,912,448	5,497,748	3,099,959	3,414,060

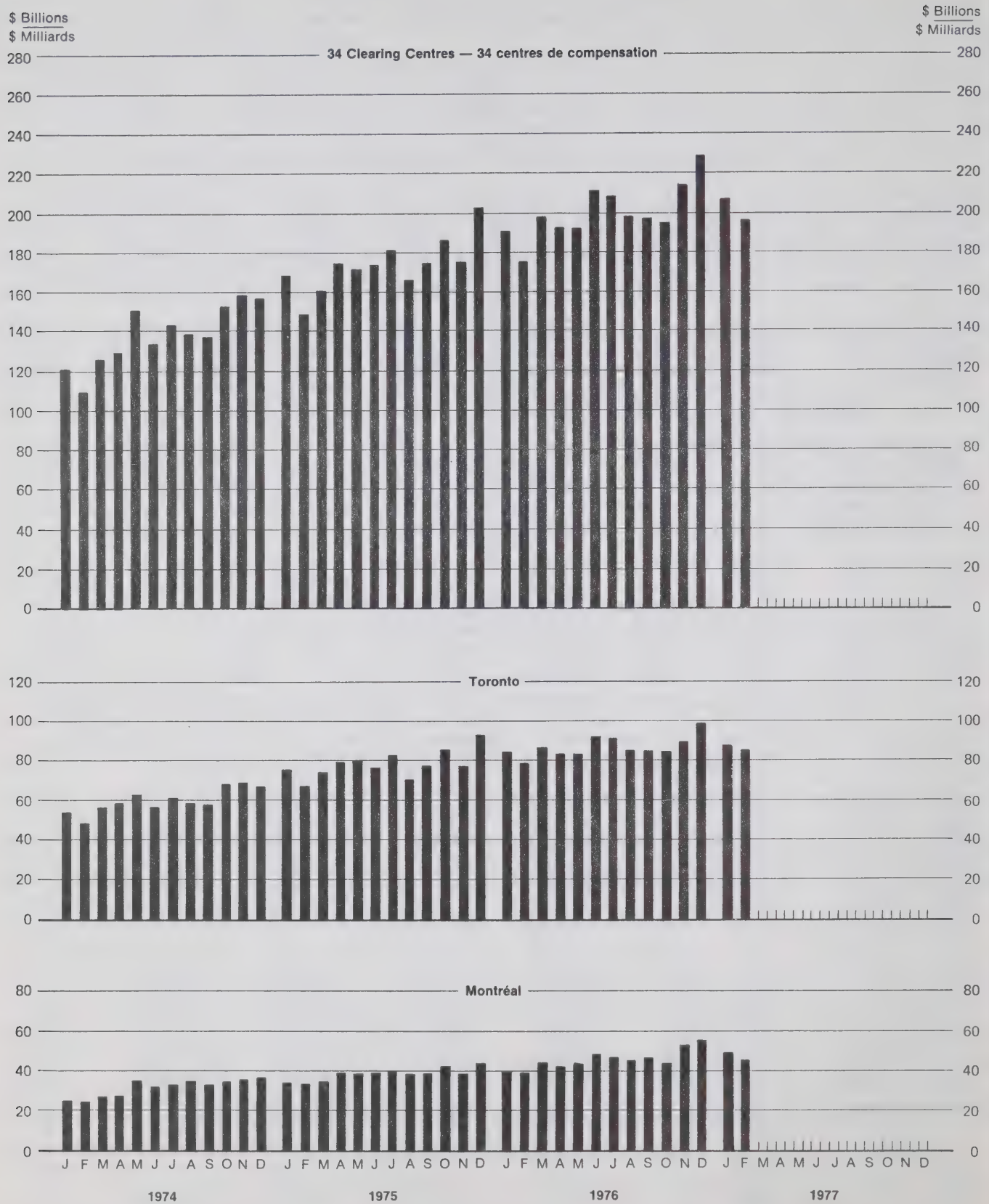
TABLE 4. Cheques Cashied Against Current and Savings Accounts

TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) - Courant(1)			Savings - Épargne		
	Cheques cashed	Deposits(2)	Turnover	Cheques cashed	Deposits(2)	Turnover
	- Chèques encaissés	- Dépôts(2)	- Rotation	- Chèques encaissés	- Dépôts(2)	- Rotation
	thousands of dollars			thousands of dollars		
	- milliers de dollars			- milliers de dollars		
1971 .....	885,371,891	7,715,954	114.75	34,090,452	22,798,922	1.50
1972 .....	1,028,679,510	9,095,564	113.10	38,253,735	26,201,294	1.46
1973 .....	1,325,656,531	10,214,452	129.78	44,318,965	29,464,452	1.50
1974 .....	1,641,157,509	11,124,141	147.53	57,622,225	38,269,960	1.51
1975 .....	2,074,332,993	13,131,134	157.97	64,194,432	44,540,450	1.44
1976 .....	2,403,265,501	13,912,083	172.75	66,333,722	53,798,772	1.23
1976						
February - Février ..	175,259,133	13,273,008	158.45	4,912,448	49,296,199	1.20
March - Mars .....	198,435,733	13,246,879	179.76	5,337,066	50,222,728	1.28
April - Avril .....	193,130,497	13,538,056	171.19	5,107,266	51,843,163	1.18
May - Mai .....	191,946,119	13,923,818	165.43	5,883,359	53,312,227	1.32
June - Juin .....	210,031,961	14,405,621	174.96	6,143,292	53,890,800	1.37
July - Juillet .....	208,642,737	14,235,501	175.88	5,550,463	54,585,962	1.22
August - Août .....	197,994,036	13,915,307	170.74	5,230,741	55,373,920	1.13
September - Septembre	197,046,319	14,085,936	167.87	5,063,112	56,136,717	1.08
October - Octobre ...	195,924,729	13,946,207	168.58	5,175,061	57,387,706	1.08
November - Novembre	212,876,131	13,844,296	184.52	7,175,503	57,861,307	1.49
December - Décembre	229,662,256	14,167,900	194.52	5,719,338	57,886,304	1.19
1977						
January - Janvier ...	206,433,460	14,269,027	173.61	5,416,808	58,329,978	1.11
February - Février ..	196,664,766	14,202,960	166.16	5,497,748	59,268,202	1.11

(1) Includes cheques cashied against personal chequing accounts. - Comprend les chèques tirés sur les comptes chèques personnels. (2) Average deposits for the year. - Moyenne des dépôts de l'année. Note: Turnover in the monthly section reflects turnover on an annual basis. - Note: La rotation dans la section mensuelle est calculée sur une base annuelle.

**Value of Cheques Cashed in Canada**  
**Valeur des chèques encaissés au Canada**











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CHEQUES CASHEDCHEQUES ENCAISSÉS

MARCH - 1977 - MARS

With the advent of centralized data processing, Bank Clearing Houses as they were known have been closed down. The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it would be incorrect to assume that this comparison will remain valid through time. An examination is currently underway in an attempt to establish boundaries that can be more precisely defined.

The value of cheques cashed in the 50 clearing centres in march totalled \$233,063 million, 14.4% above the value for the corresponding month of 1976. Payments in 8 of the 10 provinces rose in the comparison. Debits increased in Newfoundland by 40.7%, Nova Scotia by 16.4%, Quebec by 19.5%, Ontario by 12.3%, Manitoba by 17.0%, Saskatchewan by 7.8%, Alberta by 19.5%, and British Columbia by 8.1%. Debits decreased in Prince Edward Island by 1.4% and New Brunswick by 15.4%.

The Centres:

Forty-one of the fifty centres showed a higher value of cheques cashed than in march of 1976. In respect of the major centres, payments increased in Montreal by 19.1%, Toronto by 12.4%, Winnipeg by 17.0% and Vancouver by 8.4%.

Deposit Turnover:

The turnover ratio of current deposits (compiled on an annual basis) is 190.30 compared with 179.76 for march 1976. The turnover ratio of savings accounts is 1.17 compared with the march 1976 ratio of 1.28.

Business Finance Division

L'avènement du traitement centralisé des données a fait disparaître les chambres de compensation bancaires dans leur ancienne forme. Les chiffres se rapportant au débit des comptes personnels continuent de rendre compte des données qui correspondent aux anciens centres, mais il serait inexact d'en conclure que cette comparaison sera toujours valable. On étudie actuellement le problème afin d'essayer de déterminer des limites plus précises.

La valeur des chèques encaissés dans 50 centres de compensation en mars s'élevait à \$233,063 millions soit 14.4 % de plus qu'en mars 1976. Les comparaisons pour le mois de mars montrent que les versements ont augmenté dans 8 des 10 provinces. Les débits ont augmenté de 40.7 % en Terre-Neuve, de 16.4 % en Nouvelle-Écosse, de 19.5 % au Québec, de 12.3 % en Ontario, de 17.0 % au Manitoba, de 7.8 % en Saskatchewan, 19.5 % en Alberta, et de 8.1 % en Colombie-Britannique. Les versements ont baissé de 1.4 % dans l'Île-du-Prince-Édouard, et de 15.4 % au Nouveau-Brunswick.

Les centres:

Quaranté-et-un des cinquante centres ont enregistré une valeur totale de chèques encaissés supérieure à celle du mois de mars 1976. Pour ce qui est des grands centres, les versements ont augmenté de 19.1 % à Montréal, de 12.4 % à Toronto, de 17.0 % à Winnipeg et de 8.4 % à Vancouver.

Volumes des transactions:

Le taux de transactions sur comptes courants (calculé sur une base annuelle) est de 190.30 comparativement à 179.76 en mars 1976. Le taux de transactions sur comptes d'épargne est de 1.17 comparativement à 1.28 en mars 1976.

Division des finances des entreprises

May - 1977 - Mai  
5-4404-509



TABLE 1. Cheques Cashed Against Individual Accounts

TABEAU 1. Chèques tirés sur les comptes individuels

	March - Mars			First three months - Trois premier mois		
	1976	1977	1977 1976	1976	1977	1977 1976
	thousands of dollars - milliers de dollars			thousands of dollars - milliers de dollars		
Newfoundland - Terre-Neuve:						
St. John's - Saint-Jean .....	1,231,381	1,732,365	1.41	3,451,094	4,358,016	1.26
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown .....	175,195	172,733	0.99	529,443	461,415	0.87
Nova Scotia - Nouvelle-Écosse:						
Glace Bay .....	17,213	17,657	1.03	53,331	50,008	0.94
Halifax .....	1,768,301	2,103,449	1.19	4,620,476	5,734,109	1.24
Sydney .....	154,137	136,937	0.89	454,685	380,331	0.84
Total - 3 centres .....	1,939,651	2,258,043	1.16	5,128,492	6,164,448	1.20
New Brunswick - Nouveau-Brunswick:						
Fredericton .....	466,593	533,551	1.14	1,366,358	1,382,116	1.01
Moncton .....	609,699	291,153	0.48	1,771,441	804,045	0.45
Saint John - Saint-Jean .....	539,724	542,281	1.00	1,473,384	1,567,888	1.06
Total - 3 centres .....	1,616,016	1,366,985	0.85	4,611,183	3,754,049	0.81
Québec:						
Chicoutimi .....	241,790	213,207	0.88	549,871	529,852	0.96
Drummondville .....	110,502	127,517	1.15	314,243	345,606	1.10
Granby .....	135,433	136,788	1.01	379,130	369,003	0.97
Montréal .....	44,177,597	52,613,067	1.19	123,369,245	147,838,949	1.20
Québec .....	6,753,891	8,365,703	1.24	24,568,640	22,279,842	0.91
St-Hyacinthe .....	181,883	224,196	1.23	518,073	617,167	1.19
Shawinigan .....	46,198	56,727	1.23	144,367	152,000	1.05
Sherbrooke .....	265,161	313,947	1.18	732,276	871,007	1.19
Trois-Rivières .....	168,754	148,488	0.88	467,505	456,081	0.98
Valleyfield .....	66,453	93,324	1.40	182,225	236,284	1.30
Total - 10 centres .....	52,147,662	62,292,964	1.19	151,225,575	173,695,791	1.15
Ontario:						
Brantford .....	375,466	430,776	1.15	1,041,500	1,107,589	1.06
Chatham .....	715,134	565,922	0.79	1,841,798	1,755,911	0.95
Cornwall .....	149,519	148,358	0.99	398,738	387,536	0.97
Guelph .....	225,780	273,960	1.21	674,462	892,843	1.32
Hamilton .....	2,866,347	2,870,601	1.00	7,840,530	8,373,304	1.07
Kingston .....	278,932	306,334	1.10	835,298	836,899	1.00
Kitchener .....	845,038	818,519	0.97	2,285,141	2,170,172	0.95
London .....	2,234,076	2,712,056	1.21	6,129,774	8,185,310	1.34
Niagara Falls .....	162,202	203,719	1.26	459,996	517,716	1.13
Oshawa .....	1,412,856	1,614,531	1.14	4,160,545	4,368,277	1.05
Ottawa .....	3,479,742	3,821,654	1.10	9,269,270	10,922,403	1.18
Peterborough .....	201,718	236,307	1.17	621,650	591,631	0.95
St. Catharines .....	1,087,508	1,052,291	0.97	2,039,449	2,331,171	1.14
Sarnia .....	311,698	423,192	1.36	906,244	1,154,461	1.27
Sault Ste. Marie .....	1,547,668	2,174,780	1.41	3,892,979	5,933,724	1.52
Sudbury .....	263,022	300,388	1.14	769,943	820,418	1.07
Thunder Bay .....	342,216	467,791	1.37	993,281	1,181,184	1.19
Timmins .....	110,963	134,897	1.22	312,276	350,531	1.23
Toronto .....	86,058,782	96,749,480	1.12	248,881,659	268,793,603	1.08
Windsor .....	1,458,299	1,664,508	1.14	3,838,203	4,281,272	1.12
Total - 20 centres .....	104,126,966	116,970,064	1.12	297,192,736	324,955,955	1.09
Manitoba:						
Brandon .....	106,794	123,027	1.15	302,477	334,734	1.11
Winnipeg .....	7,950,670	9,300,961	1.17	24,344,675	25,692,044	1.06
Total - 2 centres .....	8,057,464	9,423,988	1.17	24,647,152	26,026,778	1.06

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABEAU 1. Chèques tirés sur les comptes individuels - fin

	March - Mars			First three months - Trois premier mois		
	1976	1977	1977 1976	1976	1977	1977 1976
	thousands of dollars - milliers de dollars			thousands of dollars - milliers de dollars		
Saskatchewan:						
Moose Jaw .....	78,698	89,862	1.14	243,758	256,079	1.05
Prince Albert .....	93,094	109,488	1.18	256,214	291,046	1.14
Regina .....	2,076,593	2,126,405	1.02	6,049,947	6,141,993	1.02
Saskatoon .....	590,700	734,275	1.24	1,716,278	2,038,479	1.19
Total - 4 centres .....	2,839,085	3,060,030	1.08	8,266,197	8,727,597	1.06
Alberta:						
Calgary .....	8,638,652	10,234,240	1.18	24,029,105	29,087,256	1.21
Edmonton .....	5,589,778	6,819,179	1.22	15,647,444	18,259,664	1.17
Lethbridge .....	254,884	266,292	1.04	724,941	756,154	1.04
Medicine Hat .....	109,585	124,409	1.14	301,692	335,282	1.11
Total - 4 centres .....	14,592,899	17,444,120	1.20	40,703,182	48,438,356	1.19
British Columbia - Colombie-Britannique:						
Vancouver .....	14,136,502	15,323,106	1.08	37,420,430	42,684,106	1.14
Victoria .....	2,909,978	3,018,181	1.04	7,516,549	7,808,850	1.04
Total - 2 centres .....	17,046,480	18,341,287	1.08	44,936,979	50,492,956	1.12
Total - 50 centres .....	203,772,799	233,062,579	1.14	580,692,033	647,075,361	1.11

TABLE 2. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABEAU 2. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years - Années représentatives	Canada	Atlantic Provinces - Provinces de l'Atlantique	Québec	Ontario	Prairie Provinces - Provinces des Prairies	British Columbia - Colombie- Britannique
	thousands of dollars - milliers de dollars					
1924 .....	6,338,218(1)	146,867	1,909,392	2,596,716	1,267,761	417,482
1925 .....	6,150,108	125,882	1,872,575	2,446,619	1,282,945	422,087
1929 .....	11,504,782	191,235	4,220,849	4,660,142(2)	1,644,222	788,335
1930 .....	9,118,487	167,396	3,092,172	3,784,311	1,469,326	605,282
1932 .....	5,485,120	129,233	1,880,528	2,045,682	1,041,221(3)	388,456
1935 .....	7,151,097	264,460	2,059,698	3,413,815	1,029,204	383,920
1940 .....	8,042,213	199,348	2,521,116	3,504,308	1,292,446	524,995
1945 .....	14,832,464	322,263	4,380,524	6,947,178(4)	2,259,561	922,938
1950 .....	21,036,876	553,723(5)	6,392,332	9,029,068(6)	3,335,352	1,726,400
1955 .....	36,615,038	822,399	10,938,261	16,642,409	5,366,624	2,845,345
1960 .....	63,898,039	1,259,774	18,870,155	30,932,494	8,528,339	4,307,277
1965 .....	111,710,056	2,102,986	34,063,615	52,884,018	15,407,643	7,251,794
1967 .....	139,078,799	3,142,293	44,836,777	62,110,573	19,366,062	9,623,094
1968 .....	145,859,823	3,434,610	41,447,027	70,530,459	20,238,564	10,209,163
1969 .....	164,193,764	3,984,449	47,170,531	79,139,206	21,140,502	12,759,076
1970 .....	178,853,936	4,562,098	46,196,079	90,879,406(7)	24,003,879	13,212,474
1971 .....	202,602,350	4,552,902	54,337,415	104,786,566	24,436,408	14,489,059
1972 .....	239,092,764	5,147,300	62,423,237	124,923,549	28,936,498	17,662,180
1973 .....	296,463,388	5,639,256	73,874,176	161,440,764	33,944,512	21,564,680
1974 .....	356,207,894	7,479,192	87,937,543	186,100,662	46,453,917	28,236,580
1975 .....	478,465,073	8,873,504	121,018,109	249,071,563	61,611,877	37,890,020
1976 .....	565,751,829	11,316,395	148,670,161	287,211,763	73,616,531	44,936,979
1977 .....	629,549,080	12,464,058	170,989,798	312,322,537	83,192,731	50,579,956

(1) Original 31 centres. - À l'origine, 31 centres. (2) Includes Sarnia as of January 1926 and Sudbury as of September 1929. - Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929. (3) Weyburn branches absorbed by Imperial Bank, May 1931. - Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931. (4) St. Catharines data added as of May 1941. - Données sur St. Catharines ajoutées à partir de mai 1941. (5) St. John's, Newfoundland, data added as of April 1949. - Données sur Saint-Jean, Terre-Neuve, ajoutées à partir d'avril 1949. (6) Cornwall data added as of May 1950. - Données sur Cornwall ajoutées à partir de mai 1950. (7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure. - En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William. Revised figures. - Nombres rectifiés.

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	March - Mars					
	Current - Courant		Savings - Épargne		Personal chequing - Chèques personnels	
	1976	1977	1976	1977	1976	1977
	thousands of dollars - milliers de dollars					
Newfoundland - Terre-Neuve:						
St. John's - Saint-Jean .....	1,157,466	1,647,163	47,941	51,847	25,974	33,355
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown .....	157,730	154,367	7,712	7,358	9,753	11,008
Nova Scotia - Nouvelle-Écosse:						
Glace Bay .....	12,837	13,897	2,859	1,874	1,517	1,886
Halifax .....	1,652,593	1,965,097	47,932	50,597	67,776	87,755
Sydney .....	138,991	121,148	6,156	5,801	8,990	9,988
Total - 3 centres .....	1,804,421	2,100,142	56,947	58,272	78,283	99,629
New Brunswick - Nouveau-Brunswick:						
Fredericton .....	437,969	499,081	14,962	17,840	13,662	16,630
Moncton .....	578,404	255,209	12,969	16,486	18,326	19,458
Saint John - Saint-Jean .....	500,440	498,846	19,753	22,563	19,531	20,872
Total - 3 centres .....	1,516,813	1,253,136	47,684	56,889	51,519	56,960
Québec:						
Chicoutimi .....	225,351	195,237	10,070	11,050	6,369	6,920
Drummondville .....	102,881	118,690	5,717	6,684	1,904	2,143
Granby .....	125,300	124,221	6,127	8,153	4,006	4,414
Montréal .....	42,447,403	50,693,374	1,339,131	1,518,353	391,063	401,340
Québec .....	6,483,937	8,067,002	240,435	261,728	29,519	36,973
St-Hyacinthe .....	167,763	208,510	11,325	12,481	2,795	3,205
Shawinigan .....	40,791	49,907	3,450	4,669	1,957	2,151
Sherbrooke .....	240,283	282,580	14,535	19,112	10,343	12,255
Trois-Rivières .....	153,982	131,431	9,471	11,313	5,301	5,744
Valleyfield .....	59,192	85,256	4,869	5,619	2,392	2,449
Total - 10 centres .....	50,046,883	59,956,208	1,645,130	1,859,162	455,649	477,594
Ontario:						
Brantford .....	336,874	394,409	23,064	19,081	15,528	17,286
Chatham .....	689,090	536,887	14,572	15,676	11,472	13,359
Cornwall .....	132,831	128,996	9,501	10,972	7,187	8,390
Guelph .....	192,608	234,319	18,242	21,822	14,930	17,819
Hamilton .....	2,619,819	2,607,395	148,260	150,393	98,268	112,813
Kingston .....	222,404	242,940	29,594	31,787	26,934	31,607
Kitchener .....	775,909	742,852	35,840	37,882	33,289	37,785
London .....	2,092,273	2,559,082	73,662	75,806	68,141	77,168
Niagara Falls .....	135,934	174,983	15,494	15,851	10,774	12,885
Oshawa .....	1,364,551	1,557,767	29,005	33,175	19,300	23,589
Ottawa .....	3,129,227	3,432,764	182,190	191,120	168,325	197,770
Peterborough .....	166,415	196,037	17,849	18,809	17,454	21,461
St. Catharines .....	1,041,727	998,445	23,873	28,627	21,908	25,219
Sarnia .....	274,392	375,570	20,089	25,580	17,217	22,042
Sault Ste. Marie .....	1,514,568	2,141,375	19,027	17,703	14,073	15,702
Sudbury .....	210,875	240,426	27,863	34,512	24,284	25,450
Thunder Bay .....	292,779	406,359	26,458	31,672	22,979	29,760
Timmins .....	93,554	114,392	11,470	13,296	5,939	7,209
Toronto .....	83,728,949	94,227,062	1,589,657	1,735,341	740,176	787,077
Windsor .....	1,346,343	1,535,790	72,096	79,683	39,860	49,035
Total - 20 centres .....	100,361,122	112,847,850	2,387,806	2,588,788	1,378,038	1,533,426
Manitoba:						
Brandon .....	83,495	94,138	12,408	14,778	10,891	14,111
Winnipeg .....	7,657,686	8,953,690	142,417	168,175	150,567	179,096
Total - 2 centres .....	7,741,181	9,047,828	154,825	182,953	161,458	193,207



TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	March - Mars					
	Current - Courant		Savings - Épargne		Personal chequing - Chèques personnels	
	1976	1977	1976	1977	1976	1977
	thousands of dollars - milliers de dollars					
Saskatchewan:						
Moose Jaw .....	58,544	65,841	9,444	10,240	10,710	13,781
Prince Albert .....	78,214	90,087	5,392	8,530	9,488	10,871
Regina .....	1,988,835	2,022,881	37,913	43,231	49,845	60,293
Saskatoon .....	515,965	651,373	30,922	30,665	43,813	52,237
Total - 4 centres .....	2,641,558	2,830,182	83,671	92,666	113,856	137,182
Alberta:						
Calgary .....	8,131,756	9,736,061	219,151	167,969	287,745	330,210
Edmonton .....	5,218,252	6,409,171	148,797	154,573	222,729	255,435
Lethbridge .....	210,055	220,469	14,755	14,526	30,074	31,297
Medicine Hat .....	85,684	98,340	9,312	10,175	14,589	15,894
Total - 4 centres .....	13,645,747	16,464,041	392,015	347,243	555,137	632,836
British Columbia - Colombie-Britannique:						
Vancouver .....	13,261,390	14,300,459	429,925	494,226	445,187	528,421
Victoria .....	2,741,574	2,848,907	83,410	75,891	84,994	93,383
Total - 2 centres .....	16,002,964	17,149,366	513,335	570,117	530,181	621,804
Total - 50 centres .....	195,075,885	223,450,283	5,337,066	5,815,295	3,359,848	3,797,001

TABLE 4. Cheques Cashed Against Current and Savings Accounts

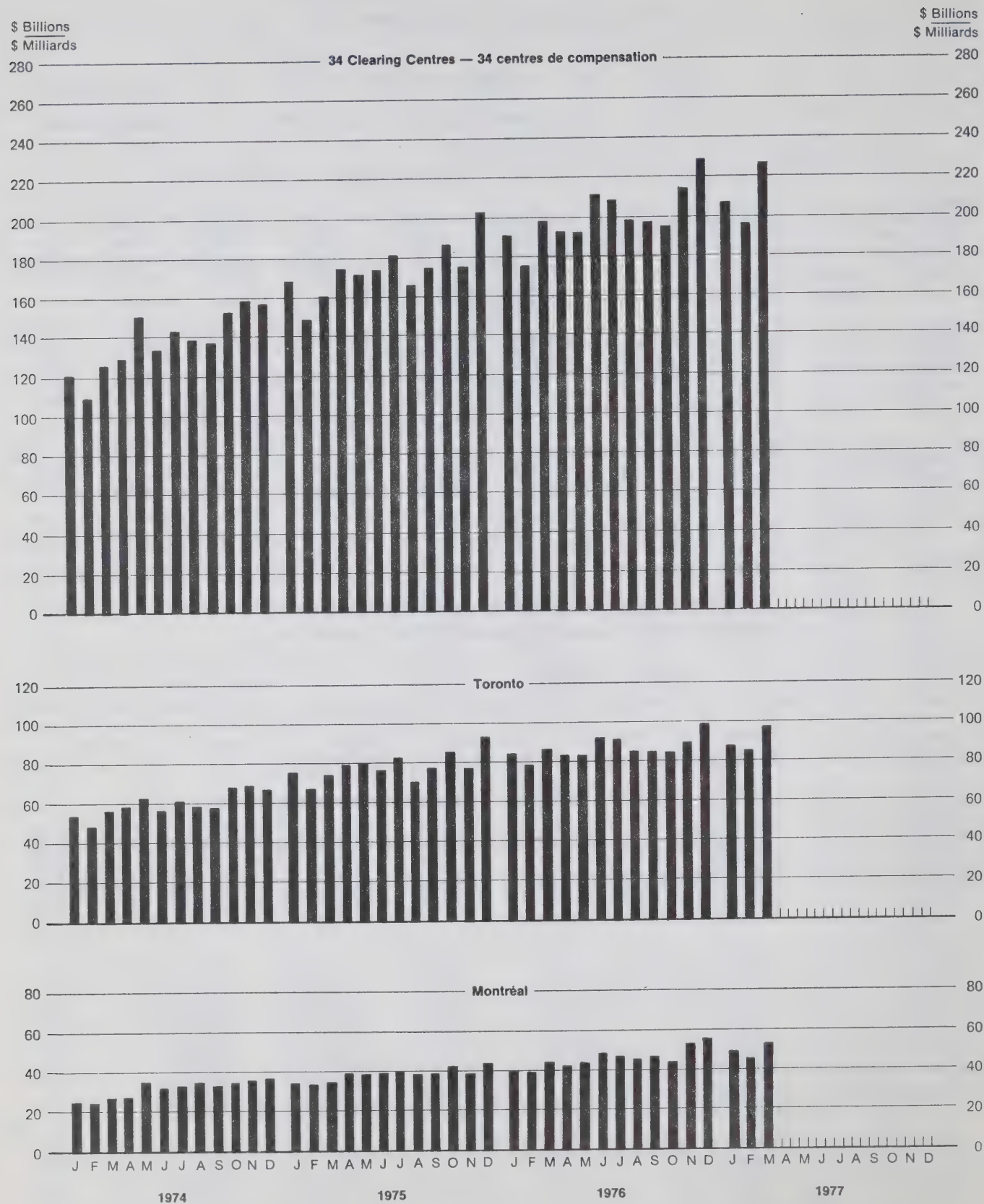
TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) - Courant(1)			Savings - Épargne		
	Cheques cashed - Chèques encaissés	Deposits(2) - Dépôts(2)	Turnover - Rotation	Cheques cashed - Chèques encaissés	Deposits(2) - Dépôts(2)	Turnover - Rotation
	thousands of dollars - milliers de dollars			thousands of dollars - milliers de dollars		
1971 .....	885,371,891	7,715,954	114.75	34,090,452	22,798,922	1.50
1972 .....	1,028,679,510	9,095,562	113.10	38,253,735	26,201,294	1.46
1973 .....	1,325,656,531	10,214,454	129.78	44,318,965	29,464,452	1.50
1974 .....	1,641,157,509	11,124,141	147.53	57,622,225	38,269,960	1.51
1975 .....	2,074,332,993	13,131,134	157.97	64,194,432	44,540,450	1.44
1976 .....	2,403,265,501	13,912,083	172.75	66,333,722	53,798,772	1.23
<u>1976</u>						
March - Mars .....	198,435,733	13,246,879	179.76	5,337,066	50,222,728	1.28
April - Avril .....	193,130,497	13,538,056	171.19	5,107,266	51,843,163	1.18
May - Mai .....	191,946,119	13,923,818	165.43	5,883,359	53,312,227	1.32
June - Juin .....	210,031,961	14,405,621	174.96	6,143,292	53,890,800	1.37
July - Juillet .....	208,642,737	14,235,501	175.88	5,550,463	54,585,962	1.22
August - Août .....	197,994,036	13,915,307	170.74	5,230,741	55,373,920	1.13
September - Septembre	197,046,319	14,085,936	167.87	5,063,112	56,136,717	1.08
October - Octobre ...	195,924,729	13,946,207	168.58	5,175,061	57,387,706	1.08
November - Novembre	212,876,131	13,844,296	184.52	7,175,503	57,861,307	1.49
December - Décembre	229,662,256	14,167,900	194.52	5,712,338	57,886,304	1.19
<u>1977</u>						
January - Janvier ...	206,433,460	14,269,027	173.61	5,416,808	58,329,978	1.11
February - Février ..	196,664,766	14,202,960	166.16	5,497,748	59,268,202	1.11
March - Mars .....	227,334,284	14,335,328	190.30	5,815,295	59,762,752	1.17

(1) Includes cheques cashed against personal chequing accounts. - Comprend les chèques tirés sur les comptes chèques personnels. (2) Average deposits for the year. - Moyenne des dépôts de l'année. Note: Turnover in the monthly section reflects turnover on an annual basis. - Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.

# Value of Cheques Cashed in Canada

## Valeur des chèques encaissés au Canada











# Statistics Canada Statistique Canada

Price: 30 cents, \$3.00 a year

Prix: 30 cents, \$3.00 par année

## CHEQUES CASHED

## CHÈQUES ENCAISSÉS

APRIL - 1977 - AVRIL

With the advent of centralized data processing, Bank Clearing Houses as they were known have been closed down. The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it would be incorrect to assume that this comparison will remain valid through time. An examination is currently underway in an attempt to establish boundaries that can be more precisely defined.

The value of cheques cashed in the 50 clearing centres in April totalled \$220,088 million, 10.8% above the value for the corresponding month of 1976. Payments in 9 of the 10 provinces rose in the comparison. Debits increased in Newfoundland by 10.3%, Prince Edward Island by 10.1%, Nova Scotia by 28.9%, Québec by 15.9%, Ontario by 8.6%, Manitoba by 2.1%, Saskatchewan by 7.9%, Alberta by 18.0% and British Columbia by 8.1%. Debits decreased in New Brunswick by 13.2%.

### The Centres:

Thirty-seven of the fifty centres showed a higher value of cheques cashed than in April of 1976. In respect of the major centres, payments increased in Montréal by 18.7%, Toronto by 9.7%, Winnipeg by 2.0% and Vancouver by 8.5%.

### Deposit Turnover:

The turnover ratio of current deposits (compiled on an annual basis) is 175.49 compared with 171.49 for April 1976. The turnover ratio of savings accounts is 1.03 compared with the April 1976 ratio of 1.18.

Business Finance Division

L'avènement du traitement centralisé des données a fait disparaître les chambres de compensation bancaires dans leur ancienne forme. Les chiffres se rapportant au débit des comptes personnels continuent de rendre compte des données qui correspondent aux anciens centres, mais il serait inexact d'en conclure que cette comparaison sera toujours valable. On étudie actuellement le problème afin d'essayer de déterminer des limites plus précises.

La valeur des chèques encaissés dans 50 centres de compensation en avril s'élevait à \$220,088 millions soit 10.8 % de plus qu'en avril 1976. Les comparaisons pour le mois de avril montrent que les versements ont augmenté dans 9 des 10 provinces. Les débits ont augmenté de 10.3 % en Terre-Neuve, de 10.1 % dans l'Île-du-Prince-Édouard, de 28.9 % en Nouvelle-Écosse, de 15.9 % au Québec, de 8.6 % en Ontario, de 2.1 % au Manitoba, de 7.9 % en Saskatchewan, de 18.0 % en Alberta et de 8.1 % en Colombie-Britannique. Les débits ont baissé de 13.2 % au Nouveau Brunswick.

### Les centres:

Trente-sept des cinquante centres ont enregistré une valeur totale de chèques encaissés supérieure à celle du mois avril 1976. Pour ce qui est des grands centres, les versements ont augmenté de 18.7 % à Montréal, de 9.7 % à Toronto, de 2.0 % à Winnipeg et de 8.5 % à Vancouver.

### Volumes des transactions:

Le taux de transactions sur comptes courants (calculé sur une base annuelle) était de 175.49 comparativement à 171.49 en avril 1976. Le taux de transactions sur comptes d'épargne était de 1.03 comparativement à 1.18 en avril 1976.

Division des finances des entreprises

June - 1977 - Juin  
5-4404-509

TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	April - Avril			First four months - Quatre premier mois		
	1976	1977	1977 1976	1976	1977	1977 1976
	thousands of dollars - milliers de dollars	thousands of dollars - milliers de dollars		thousands of dollars - milliers de dollars	thousands of dollars - milliers de dollars	
Newfoundland - Terre-Neuve: St. John's - Saint-Jean .....	1,212,242 <sup>r</sup>	1,337,497	1.10	4,663,336 <sup>r</sup>	5,695,513	1.22
Prince Edward Island - Île-du-Prince-Édouard: Charlottetown .....	161,648	178,012	1.10	691,091	639,427	0.93
Nova Scotia - Nouvelle-Écosse: Glace Bay .....	16,071	16,448	1.02	69,402	66,456	0.96
Halifax .....	1,493,496	2,006,374	1.34	6,113,972	7,740,483	1.27
Sydney .....	159,658	129,168	0.81	614,343	509,499	0.83
Total - 3 centres .....	1,669,225	2,151,990	1.29	6,797,717	8,316,438	1.22
New Brunswick - Nouveau-Brunswick: Fredericton .....	478,856	474,199	0.99	1,845,214	1,856,315	1.01
Moncton .....	549,966	287,680	0.52	2,321,407	1,091,725	0.47
Saint John - Saint-Jean .....	540,180	599,702	1.11	2,013,564	2,167,590	1.08
Total - 3 centres .....	1,569,002	1,361,581	0.87	6,180,185	5,115,630	0.83
Québec: Chicoutimi .....	214,075	212,767	0.99	763,946	742,619	0.97
Drummondville .....	115,826	120,584	1.04	430,069	466,190	1.08
Granby .....	133,170	148,732	1.12	512,300	517,735	1.01
Montréal .....	42,528,846	50,482,888	1.19	165,898,091	198,321,837	1.20
Québec .....	7,410,860	7,513,485	1.01	31,979,500	29,793,327	0.93
St-Hyacinthe .....	173,036	191,582	1.11	691,109	808,749	1.17
Shawinigan .....	40,030	47,557	1.19	184,397	199,557	1.08
Sherbrooke .....	283,781	292,152	1.03	1,016,057	1,163,159	1.14
Trois-Rivières .....	174,316	173,057	0.99	641,821	629,138	0.98
Valleyfield .....	66,810	73,308	1.10	249,035	309,592	1.24
Total - 10 centres .....	51,140,750	59,256,112	1.16	202,366,325	232,951,903	1.15
Ontario: Brantford .....	369,448	368,223	1.00	1,410,948	1,475,812	1.05
Chatham .....	480,827	354,807	0.74	2,322,625	2,110,718	0.91
Cornwall .....	153,471	145,340	0.95	552,209	532,876	0.96
Guelph .....	216,261	251,470	1.16	890,723	1,144,313	1.28
Hamilton .....	3,179,130	2,808,588	0.88	11,019,660	11,181,892	1.01
Kingston .....	269,659	286,656	1.06	1,104,957	1,123,555	1.02
Kitchener .....	896,590	817,456	0.91	3,181,731	2,987,628	0.94
London .....	2,132,459	2,634,691	1.24	8,262,233	10,820,001	1.31
Niagara Falls .....	164,214	166,634	1.01	624,210	684,350	1.10
Oshawa .....	1,769,922	1,601,668	0.90	5,930,467	5,969,945	1.01
Ottawa .....	3,080,243	3,532,091	1.15	12,349,513	14,454,494	1.17
Peterborough .....	203,901	207,488	1.02	825,551	799,119	0.97
St. Catharines .....	1,050,879	624,308	0.59	3,090,328	2,955,479	0.96
Sarnia .....	305,053	401,872	1.32	1,211,297	1,556,333	1.28
Sault Ste. Marie .....	1,268,025	1,819,889	1.44	5,161,004	7,753,613	1.50
Sudbury .....	277,137	266,735	0.96	1,047,080	1,087,153	1.04
Thunder Bay .....	383,739 <sup>r</sup>	402,737	1.05	1,377,020 <sup>r</sup>	1,583,921	1.15
Timmins .....	115,099	121,566	1.06	427,375	472,097	1.10
Toronto .....	83,261,527	91,357,409	1.10	332,143,186	360,151,012	1.08
Windsor .....	1,553,635	1,643,372	1.06	5,391,838	5,924,644	1.10
Total - 20 centres .....	101,131,219 <sup>r</sup>	109,813,000	1.09	398,323,955 <sup>r</sup>	434,768,955	1.09
Manitoba: Brandon .....	101,465	122,255	1.20	403,942	456,989	1.13
Winnipeg .....	8,392,561	8,557,036	1.02	32,737,236	34,249,080	1.05
Total - 2 centres .....	8,494,026	8,679,291	1.02	33,141,178	34,706,069	1.05



TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	April - Avril			First four months - Quatre premier mois		
	1976	1977	1977 1976	1976	1977	1977 1976
	thousands of dollars - milliers de dollars			thousands of dollars - milliers de dollars		
Saskatchewan:						
Moose Jaw .....	84,642	90,538	1.07	328,400	346,617	1.06
Prince Albert .....	93,816	95,097	1.01	350,030	386,143	1.10
Regina .....	2,293,893	2,273,967	0.99	8,343,840	8,415,960	1.01
Saskatoon .....	582,332	836,054	1.44	2,298,610	2,874,533	1.25
Total - 4 centres .....	3,054,683	3,295,656	1.08	11,320,880	12,023,253	1.06
Alberta:						
Calgary .....	8,573,436	9,323,604	1.09	32,602,541	38,410,860	1.18
Edmonton .....	5,483,229	7,298,534	1.33	21,130,673	25,558,198	1.21
Lethbridge .....	256,984	280,264	1.09	981,925	1,036,418	1.06
Medicine Hat .....	121,962	132,197	1.08	423,654	467,479	1.10
Total - 4 centres .....	14,435,611	17,034,599	1.18	55,138,793	65,472,955	1.19
British Columbia - Colombie-Britannique:						
Vancouver .....	13,094,628	14,202,434	1.08	50,515,058	56,886,540	1.13
Victoria .....	2,618,675	2,777,443	1.06	10,135,224	10,586,293	1.04
Total - 2 centres .....	15,713,303	16,979,877	1.08	60,650,282	67,472,833	1.11
Total - 50 centres .....	198,581,709	220,087,615	1.11	779,273,742	867,162,976	1.11

TABLE 2. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 2. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years - Années représentatives	Canada	Atlantic Provinces - Provinces de l'Atlantique	Québec	Ontario	Prairie Provinces (3) - Provinces des Prairies (3)	British Columbia - Colombie- Britannique
	thousands of dollars - milliers de dollars					
1924 .....	8,367,600(1)	198,755	2,551,002	3,390,765	1,672,167	554,911
1925 .....	8,379,244	173,903	2,572,073	3,331,100	1,733,766	568,402
1929 .....	15,128,086	256,132	5,368,501	6,193,617(2)	2,267,513	1,042,323
1930 .....	12,200,559	223,181	4,256,833	4,997,666	1,918,285	804,594
1932 .....	8,159,025	171,755	2,476,438	3,570,942	1,420,325	519,570
1935 .....	9,373,617	162,693	2,715,199	4,456,592	1,515,147	523,986
1940 .....	10,980,511	266,334	3,348,287	4,832,544	1,831,987	701,359
1945 .....	19,687,569	438,814	5,718,120	9,148,327(4)	3,155,701	1,226,607
1950 .....	28,479,818	741,739(5)	8,573,674	12,251,900(6)	4,535,188	2,377,317
1955 .....	50,423,525	1,303,099	14,788,898	23,310,603	7,186,762	3,834,163
1960 .....	86,483,032	1,722,814	25,948,460	41,245,250	11,854,944	5,711,564
1965 .....	151,912,854	2,848,098	46,327,562	71,344,248	21,367,451	10,025,495
1967 .....	186,371,314	4,101,034	59,959,630	83,315,456	26,175,664	12,819,530
1968 .....	194,265,264	4,573,608	55,578,341	91,605,644	28,692,211	13,815,460
1969 .....	222,962,120	5,280,103	62,790,042	107,578,612	29,912,495	17,400,868
1970 .....	246,419,755	6,293,165	64,022,539	124,231,461(7)	33,789,786	18,082,804
1971 .....	276,375,491	6,450,852	73,523,031	142,331,377	34,271,238	19,798,993
1972 .....	318,874,090	6,964,659	82,703,507	166,730,460	38,876,978	23,598,486
1973 .....	400,886,703	7,678,230	99,062,210	219,141,662	46,110,485	28,894,116
1974 .....	485,221,972 <sup>r</sup>	9,982,756 <sup>r</sup>	119,496,097	253,599,195	62,417,210 <sup>r</sup>	39,726,714
1975 .....	653,306,843 <sup>r</sup>	11,756,747	165,618,285	340,446,770	83,293,121 <sup>r</sup>	52,191,920
1976 .....	758,886,600	15,112,279	198,893,648	384,629,540	99,600,851	60,650,282
1977 .....	843,637,497	16,695,311	229,278,323	417,988,753	112,202,277	67,472,833

(1) Original 31 centres. - À l'origine, 31 centres. (2) Includes Sarnia as of January 1926 and Sudbury as of September 1929. - Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929. (3) Weyburn branches absorbed by Imperial Bank, May 1931. - Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931. (4) St. Catharines data added as of May 1941. - Données sur St. Catharines ajoutées à partir de mai 1941. (5) St. John's, Newfoundland, data added as of April 1949. - Données sur Saint-Jean, Terre-Neuve, ajoutées à partir d'avril 1949. (6) Cornwall data added as of May 1950. - Données sur Cornwall ajoutées à partir de mai 1950. (7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure. - En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William. <sup>r</sup> Revised figures. - Nombres rectifiés.

TABLE 3. Cheques Cashied by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	April - Avril					
	Current - Courant		Savings - Épargne		Personal chequing - Chèques personnels	
	1976	1977	1976	1977	1976	1977
	thousands of dollars - milliers de dollars					
Newfoundland - Terre-Neuve:						
St. John's - Saint-Jean .....	1,142,911	1,260,647	42,357 <sup>1</sup>	47,464	26,974	29,386
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown .....	145,514	160,107	7,372	7,561	8,762	10,344
Nova Scotia - Nouvelle-Écosse:						
Glace Bay .....	12,548	12,799	1,933	1,947	1,590	1,702
Halifax .....	1,379,775	1,893,808	50,047	47,000	63,674	65,566
Sydney .....	144,508	116,498	6,120	5,403	9,030	7,267
Total - 3 centres .....	1,536,831	2,023,105	58,100	54,350	74,294	74,535
New Brunswick - Nouveau-Brunswick:						
Fredericton .....	450,777	441,226	15,303	16,959	12,776	16,014
Moncton .....	519,259	255,325	14,358	14,627	16,349	17,728
Saint John - Saint-Jean .....	495,849	556,428	24,413	22,846	19,918	20,428
Total - 3 centres .....	1,465,885	1,252,979	54,074	54,432	49,043	54,170
Québec:						
Chicoutimi .....	197,330	194,405	9,665	11,658	7,080	6,704
Drummondville .....	107,691	111,783	6,142	6,502	1,993	2,299
Granby .....	123,017	137,930	6,332	6,580	3,821	4,222
Montréal .....	40,918,640	48,833,959	1,226,290	1,234,007	383,916	414,922
Québec .....	7,200,868	7,194,327	181,135	287,303	28,857	31,855
St-Hyacinthe .....	157,709	177,232	12,537	11,259	2,790	3,091
Shawinigan .....	34,409	40,816	3,929	4,696	1,692	2,045
Sherbrooke .....	255,483	261,290	17,728	19,168	10,570	11,694
Trois-Rivières .....	159,558	157,667	9,597	9,960	5,161	5,430
Valleyfield .....	59,321	65,883	5,104	5,061	2,385	2,364
Total - 10 centres .....	49,214,026	57,175,292	1,478,459	1,596,194	448,265	484,626
Ontario:						
Brantford .....	335,725	334,755	18,358	17,678	15,365	15,790
Chatham .....	454,106	327,351	14,984	14,036	11,737	13,420
Cornwall .....	136,022	126,818	10,058	10,608	7,391	7,914
Guelph .....	181,446	215,503	19,528	20,105	15,287	15,862
Hamilton .....	2,946,186	2,560,578	134,899	143,370	98,045	104,640
Kingston .....	213,661	227,961	28,814	28,744	27,184	29,951
Kitchener .....	828,022	739,807	35,971	40,820	32,597	36,829
London .....	1,991,923	2,500,613	74,541	66,662	65,995	67,416
Niagara Falls .....	138,012	139,509	13,779	15,353	12,423	11,772
Oshawa .....	1,721,735	1,549,387	28,175	29,660	20,012	22,621
Ottawa .....	2,760,509	3,199,149	163,790	164,477	155,944	168,465
Peterborough .....	169,761	172,589	17,197	16,995	16,943	17,904
St. Catharines .....	1,002,396	572,371	26,555	28,740	21,928	23,197
Sarnia .....	267,756	358,819	20,299	24,745	16,998	18,308
Sault Ste. Marie .....	1,234,605	1,787,686	19,629	18,196	13,791	14,007
Sudbury .....	225,356	213,477	29,352	29,272	22,429	23,986
Thunder Bay .....	334,164	348,594	27,081	27,405	22,494 <sup>1</sup>	26,738
Timmins .....	95,462	97,529	13,550	17,217	6,087	6,820
Toronto .....	80,916,948	89,085,743	1,644,160	1,552,230	700,419	719,436
Windsor .....	1,444,943	1,528,412	68,007	69,822	40,685	45,138
Total - 20 centres .....	97,398,738	106,086,651	2,408,727	2,336,135	1,323,754 <sup>1</sup>	1,390,214
Manitoba:						
Brandon .....	77,608	96,809	12,534	13,122	11,323	12,324
Winnipeg .....	8,101,014	8,235,931	147,520	156,861	144,027	164,244
Total - 2 centres .....	8,178,622	8,332,740	160,054	169,983	155,350	176,568



TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	April - Avril					
	Current - Courant		Savings - Épargne		Personal chequing - Chèques personnels	
	1976	1977	1976	1977	1976	1977
	thousands of dollars - milliers de dollars					
Saskatchewan:						
Moose Jaw .....	62,251	66,935	9,336	9,259	13,055	14,344
Prince Albert .....	77,217	78,500	6,615	5,636	9,984	10,961
Regina .....	2,197,363	2,174,053	43,655	43,075	52,875	56,839
Saskatoon .....	497,969	758,197	31,865	28,811	52,498	49,046
Total - 4 centres .....	2,834,800	3,077,685	91,471	86,781	128,412	131,190
Alberta:						
Calgary .....	8,150,654	8,876,367	156,915	164,112	265,867	283,125
Edmonton .....	5,096,015	6,885,903	144,044	162,338	243,170	250,293
Lethbridge .....	213,818	234,930	14,065	14,362	29,101	30,972
Medicine Hat .....	94,369	107,049	7,837	8,087	19,756	17,061
Total - 4 centres .....	13,554,856	16,104,249	322,861	348,899	557,894	581,451
British Columbia - Colombie-Britannique:						
Vancouver .....	12,272,812	13,293,772	407,225	459,316	414,591	449,346
Victoria .....	2,467,132	2,633,929	76,566	75,976	74,977	67,538
Total - 2 centres .....	14,739,944	15,927,701	483,791	535,292	489,568	516,884
Total - 50 centres .....	190,212,127	211,401,156	5,107,266	5,237,091	3,262,316	3,449,368

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

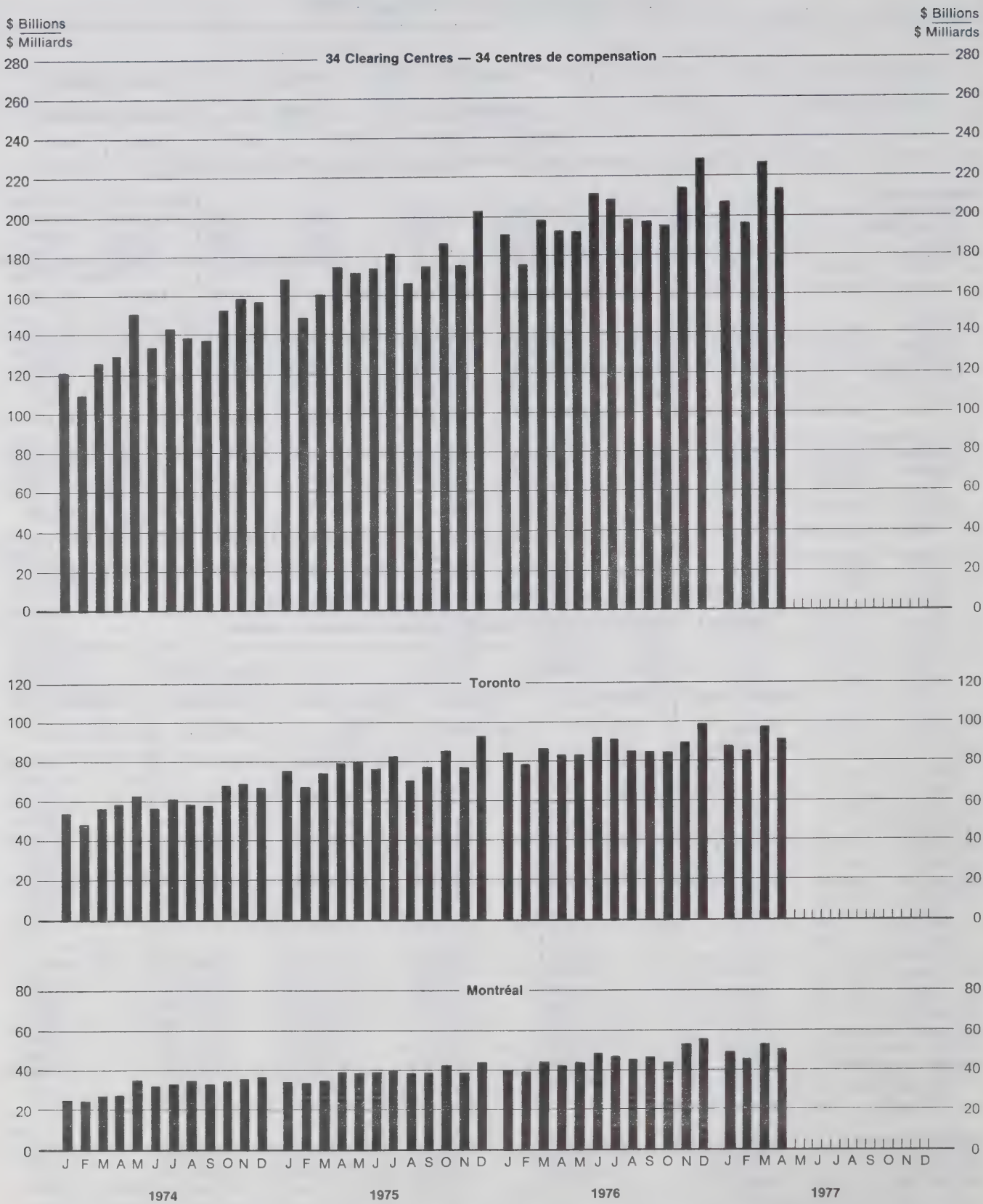
	Current(1) - Courant(1)			Savings - Épargne		
	Cheques cashed - Chèques encaissés	Deposits(2) - Dépôts(2)	Turnover - Rotation	Cheques cashed - Chèques encaissés	Deposits(2) - Dépôts(2)	Turnover - Rotation
	thousands of dollars - milliers de dollars			thousands of dollars - milliers de dollars		
1971 .....	885,371,891	7,715,954	114.75	34,090,452	22,798,922	1.50
1972 .....	1,028,679,510	9,095,564	113.10	38,253,735	26,201,294	1.46
1973 .....	1,325,656,531	10,214,452	129.78	44,318,965	29,464,452	1.50
1974 .....	1,641,157,509	11,124,141	147.53	57,622,225	38,269,960	1.51
1975 .....	2,074,332,993	13,131,134	157.97	64,194,432	44,540,450	1.44
1976 .....	2,403,265,501	13,912,083	172.75	66,333,722	53,798,772	1.23
1976						
April - Avril .....	193,130,497	13,538,056	171.19	5,107,266	51,843,163	1.18
May - Mai .....	191,946,119	13,923,818	165.43	5,883,359	53,312,227	1.32
June - Juin .....	210,031,961	14,405,621	174.96	6,143,292	53,890,800	1.37
July - Juillet .....	208,642,737	14,235,501	175.88	5,550,463	54,585,962	1.22
August - Août .....	197,994,036	13,915,307	170.74	5,230,741	55,373,920	1.13
September - Septembre	197,046,319	14,085,936	167.87	5,063,112	56,136,717	1.08
October - Octobre ...	195,924,729	13,946,207	168.58	5,175,061	57,387,706	1.08
November - Novembre	212,876,131	13,844,296	184.52	7,175,503	57,861,307	1.49
December - Décembre	229,662,256	14,167,900	194.52	5,712,338	57,886,304	1.18
1977						
January - Janvier ...	206,433,460	14,269,027	173.61	5,416,808	58,329,978	1.11
February - Février ..	196,664,766	14,202,960	166.16	5,497,748	59,268,202	1.11
March - Mars .....	227,334,284	14,335,328	190.30	5,815,295	59,762,752	1.17
April - Avril .....	214,850,524	14,691,359	175.49	5,237,091	61,010,093	1.03

(1) Includes cheques cashed against personal chequing accounts. - Comprend les chèques tirés sur les comptes chèques personnels. (2) Average deposits for the year. - Moyenne des dépôts de l'année. Note: Turnover in the monthly section reflects turnover on an annual basis. - Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.



Value of Cheques Cashed in Canada

Valeur des chèques encaissés au Canada











# Statistics Canada Statistique Canada

Price: 30 cents, \$3.00 a year

Prix: 30 cents, \$3.00 par année

CHEQUES CASHEDCHÈQUES ENCAISSÉS

MAY - 1977 - MAI

With the advent of centralized data processing, Bank Clearing Houses as they were known have been closed down. The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it would be incorrect to assume that this comparison will remain valid through time. An examination is currently underway in an attempt to establish boundaries that can be more precisely defined.

The value of cheques cashed in the 50 clearing centres in May totalled \$230,810 million, 16.7% above the value for the corresponding month of 1976. Payments in 8 of the 10 provinces rose in the comparison. Debits increased in Newfoundland by 20.9%, Nova Scotia by 22.7%, Québec by 11.3%, Ontario by 20.1%, Manitoba by 13.1%, Saskatchewan by 33.9%, Alberta by 14.8% and British Columbia by 15.9%. Debits decreased in Prince Edward Island by 2.8% and New Brunswick by 15.6%.

The Centres:

Forty-one of the fifty centres showed a higher value of cheques cashed than in May of 1976. In respect of the major centres, payments increased in Montréal by 15.8%, Toronto by 21.4%, Winnipeg by 13.0% and Vancouver by 11.9%.

Deposit Turnover:

The turnover ratio of current deposits (compiled on an annual basis) was 178.17 compared with 165.43 for May 1976. The turnover ratio of savings accounts was 1.37 compared with the May 1976 ratio of 1.32.

Business Finance Division

July - 1977 - Juillet  
5-4404-509

L'avènement du traitement centralisé des données a fait disparaître les chambres de compensation bancaires dans leur ancienne forme. Les chiffres se rapportant au débit des comptes personnels continuent de rendre compte des données qui correspondent aux anciens centres, mais il serait inexact d'en conclure que cette comparaison sera toujours valable. On étudie actuellement le problème afin d'essayer de déterminer des limites plus précises.

La valeur des chèques encaissés dans 50 centres de compensation en mai s'élevait à \$230,810 millions soit 16.7 % de plus qu'en mai 1976. Les comparaisons pour le mois de mai montrent que les versements ont augmenté dans 8 des 10 provinces. Les débits ont augmenté de 20.9 % en Terre-Neuve, de 22.7 % en Nouvelle-Écosse, de 11.3 % au Québec, de 20.1 % en Ontario, de 13.1 % au Manitoba, de 33.9 % en Saskatchewan, de 14.8 % en Alberta et de 15.9 % en Colombie-Britannique. Les débits ont baissé de 2.8 % dans l'Île-du-Prince-Édouard, de 15.6 % au Nouveau-Brunswick.

Les centres:

Quarante et un des cinquantes centres ont enregistré une valeur totale de chèques encaissés supérieure à celle du mois de mai 1976. Pour ce qui est des grands centres, les versements ont augmenté de 15.8 % à Montréal, de 21.4 % à Toronto, de 13.0 % à Winnipeg et de 11.9 % à Vancouver.

Volumes des transactions:

Le taux de transactions sur comptes courants (calculé sur une base annuelle) était de 178.17 comparativement à 165.43 en mai 1976. Le taux de transactions sur comptes d'épargne était de 1.37 comparativement à 1.32 en mai 1976.

Division des finances des entreprises

TABLE 1. Cheques Cashed Against Individual Accounts

TABEAU 1. Chèques tirés sur les comptes individuels

	May - Mai			First five months - Cinq premiers mois		
	1976	1977	1977 1976	1976	1977	1977 1976
	thousands of dollars - milliers de dollars	thousands of dollars - milliers de dollars		thousands of dollars - milliers de dollars	thousands of dollars - milliers de dollars	
Newfoundland - Terre-Neuve:						
St. John's - Saint-Jean .....	1,366,253	1,650,749	1.21	6,029,589	7,346,262	1.22
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown .....	175,988	170,564	0.97	867,079	809,991	0.93
Nova Scotia - Nouvelle-Écosse:						
Glace Bay .....	17,809	18,656	1.05	87,211	85,112	0.98
Halifax .....	1,531,951	1,908,017	1.25	7,645,923	9,648,500	1.26
Sydney .....	148,037	156,974	1.06	762,380	666,473	0.87
Total - 3 centres .....	1,697,797	2,083,647	1.23	8,495,514	10,400,085	1.22
New Brunswick - Nouveau-Brunswick:						
Fredericton .....	591,873	547,264	0.92	2,437,087	2,403,579	0.99
Moncton .....	558,181	295,153	0.53	2,879,588	1,386,878	0.48
Saint John - Saint-Jean .....	532,081	577,909	1.09	2,545,645	2,745,499	1.08
Total - 3 centres .....	1,682,135	1,420,326	0.84	7,862,320	6,535,956	0.83
Québec:						
Chicoutimi .....	237,234	247,828	1.04	1,001,180	990,447	0.99
Drummondville .....	111,828	135,952	1.22	541,897	602,142	1.11
Granby .....	155,545	160,993	1.04	667,845	678,728	1.02
Montréal .....	43,647,146	50,541,259	1.16	209,545,237	248,863,096	1.19
Québec .....	7,528,622	6,451,070	0.86	39,508,122	36,244,397	0.92
St-Hyacinthe .....	212,583	245,701	1.16	903,692	1,054,450	1.17
Shawinigan .....	52,142	57,209	1.10	236,539	256,766	1.09
Sherbrooke .....	304,546	331,956	1.09	1,320,603	1,495,115	1.13
Trois-Rivières .....	188,048	191,138	1.02	829,869	820,276	0.99
Valleyfield .....	76,075	85,459	1.12	325,110	395,051	1.22
Total - 10 centres .....	52,513,769	58,448,565	1.11	254,880,094	291,400,468	1.14
Ontario:						
Brantford .....	354,549	392,576	1.11	1,765,497	1,868,388	1.06
Chatham .....	433,577	359,676	0.83	2,756,202	2,470,394	0.90
Cornwall .....	145,883	161,417	1.11	698,092	694,293	0.99
Guelph .....	243,836	254,356	1.04	1,134,559	1,398,669	1.23
Hamilton .....	3,003,714	3,293,422	1.10	14,023,374	14,475,314	1.03
Kingston .....	300,985	329,247	1.09	1,405,942	1,452,802	1.03
Kitchener .....	982,417	873,592	0.89	4,164,148	3,861,220	0.93
London .....	2,271,101	3,158,633	1.39	10,533,334	13,978,634	1.33
Niagara Falls .....	169,892	206,822	1.22	794,102	891,172	1.12
Oshawa .....	1,509,947	1,799,755	1.19	7,440,414	7,769,700	1.04
Ottawa .....	2,918,691	3,734,646	1.28	15,268,204	18,189,140	1.19
Peterborough .....	225,384	243,205	1.08	1,050,935	1,042,324	0.99
St. Catharines .....	1,080,595	574,450	0.53	4,170,923	3,529,929	0.85
Sarnia .....	336,306	514,055	1.53	1,547,603	2,070,388	1.34
Sault Ste. Marie .....	676,237	866,435	1.28	5,837,241	8,620,048	1.48
Sudbury .....	266,555	323,133	1.21	1,313,635	1,410,286	1.07
Thunder Bay .....	371,245	485,291	1.31	1,748,265	2,069,212	1.18
Timmins .....	128,769	137,561	1.07	556,144	609,658	1.10
Toronto .....	83,094,669	100,864,371	1.21	415,237,855	461,015,383	1.11
Windsor .....	1,412,889	1,404,649	0.99	6,804,727	7,329,293	1.08
Total - 20 centres .....	99,927,241	119,977,292	1.20	498,251,196	554,746,247	1.11
Manitoba:						
Brandon .....	111,124	135,112	1.22	515,066	592,101	1.15
Winnipeg .....	8,093,104	9,146,843	1.13	40,830,340	43,395,923	1.06
Total - 2 centres .....	8,204,228	9,281,955	1.13	41,345,406	43,988,024	1.06

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABEAU 1. Chèques tirés sur les comptes individuels - fin

	May - Mai			First five months - Cinq premiers mois		
	1976	1977	1977 1976	1976	1977	1977 1976
	thousands of dollars - milliers de dollars			thousands of dollars - milliers de dollars		
Saskatchewan:						
Moose Jaw .....	101,518	99,832	0.98	429,918	446,449	1.04
Prince Albert .....	95,182	104,240	1.10	445,212	490,383	1.10
Regina .....	2,229,619	3,148,850	1.41	10,573,459	11,564,810	1.09
Saskatoon .....	599,476	699,869	1.17	2,898,086	3,574,402	1.23
Total - 4 centres .....	3,025,795	4,052,791	1.34	14,346,675	16,076,044	1.12
Alberta:						
Calgary .....	7,698,476	9,061,599	1.18	40,301,017	47,472,459	1.18
Edmonton .....	5,994,707	6,639,277	1.11	27,125,380	32,197,475	1.19
Lethbridge .....	262,477	319,339	1.22	1,244,402	1,355,757	1.09
Medicine Hat .....	116,185	129,454	1.11	539,839	596,933	1.11
Total - 4 centres .....	14,071,845	16,149,669	1.15	69,210,638	81,622,624	1.18
British Columbia - Colombie-Britannique:						
Vancouver .....	12,909,836	14,450,434	1.12	63,424,894	71,336,974	1.12
Victoria .....	2,254,591	3,124,345	1.39	12,389,815	13,710,638	1.11
Total - 2 centres .....	15,164,427	17,574,779	1.16	75,814,709	85,047,612	1.12
Total - 50 centres .....	197,829,478	230,810,337	1.17	977,103,220	1,097,973,313	1.12

TABLE 2. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABEAU 2. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years - Années représentatives	Canada	Atlantic Provinces - Provinces de l'Atlantique	Québec	Ontario	Prairie Provinces - Provinces des Prairies	British Columbia - Colombie- Britannique
	thousands of dollars - milliers de dollars					
1924 .....	10,657,710(1)	249,263	3,201,134	4,310,880	2,200,389	696,044
1925 .....	10,661,063	221,017	3,240,833	4,291,263	2,195,320	712,630
1929 .....	19,255,760	324,976	6,694,400	7,987,367	2,956,913	1,292,104
1930 .....	15,627,428	285,818	5,471,191	6,399,226(2)	2,449,117	1,022,076
1932 .....	10,334,208	220,956	3,152,682	4,537,891	1,778,240(3)	644,439
1935 .....	12,505,825	210,182	3,573,680	5,816,365	2,244,929	660,669
1940 .....	14,352,769	370,775	4,325,526	6,235,612	2,541,802	879,054
1945 .....	26,581,560	603,979	7,658,764	12,330,829(4)	4,318,138	1,669,850
1950 .....	36,469,576	953,471(5)	10,743,830	15,574,074(6)	6,083,703	3,114,498
1955 .....	63,084,617	1,351,953	18,924,010	28,603,222	9,344,705	4,860,727
1960 .....	108,659,710	2,191,534	32,187,836	51,781,571	15,310,045	7,188,724
1965 .....	190,578,227	3,714,732	58,339,484	89,333,567	26,518,105	12,672,339
1967 .....	235,978,674	5,263,841	75,302,095	105,316,724	33,808,312	16,287,702
1968 .....	247,576,218	5,840,490	71,222,842	116,303,855	36,569,414	17,639,617
1969 .....	284,117,257	6,755,656	79,349,429	137,841,755	38,151,072	22,019,345
1970 .....	308,630,218	7,891,418	79,963,211	156,086,332(7)	41,985,009	22,704,248
1971 .....	343,892,094	8,074,500	91,252,260	176,526,591	43,135,471	24,903,272
1972 .....	406,530,893	8,835,639	106,755,808	211,531,191	49,242,607	30,165,648
1973 .....	517,552,925	9,925,472	128,820,016	282,093,015	59,292,859	37,421,563
1974 .....	635,582,393	12,831,812	159,956,872	327,717,346	83,026,575	52,049,788
1975 .....	825,166,873	15,060,788	209,971,362	431,918,944	103,441,746	64,774,033
1976 .....	951,850,227 <sup>r</sup>	19,100,745	250,373,962	481,658,092 <sup>r</sup>	124,902,719	75,814,709
1977 .....	1,068,938,631	21,127,139	286,602,608	534,474,580	141,686,692	85,047,612

(1) Original 31 centres. - À l'origine, 31 centres. (2) Includes Sarnia as of January 1926 and Sudbury as of September 1929. - Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929. (3) Weyburn branches absorbed by Imperial Bank, May 1931. - Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931. (4) St. Catharines data added as of May 1941. - Données sur St. Catharines ajoutées à partir de mai 1941. (5) St. John's, Newfoundland, data added as of April 1949. - Données sur Saint-Jean, Terre-Neuve, ajoutées à partir d'avril 1949. (6) Cornwall data added as of May 1950. - Données sur Cornwall ajoutées à partir de mai 1950. (7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure. - En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William. <sup>r</sup> Revised figures. - Nombres rectifiés.



TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	May - Mai					
	Current — Courant		Savings — Épargne		Personal chequing — Chèques personnels	
	1976	1977	1976	1977	1976	1977
	thousands of dollars — milliers de dollars					
Newfoundland — Terre-Neuve:						
St. John's — Saint-Jean .....	1,290,400	1,562,159	46,962	54,410	28,891	34,180
Prince Edward Island — Île-du-Prince-Édouard:						
Charlottetown .....	155,992	149,285	8,564	8,132	11,432	13,147
Nova Scotia — Nouvelle-Écosse:						
Glace Bay .....	13,726	14,174	2,368	2,496	1,715	1,986
Halifax .....	1,405,503	1,757,943	58,155	64,006	68,293	86,068
Sydney .....	131,534	137,937	7,402	8,532	9,101	10,505
Total — 3 centres .....	1,550,763	1,910,054	67,925	75,034	79,109	98,559
New Brunswick — Nouveau-Brunswick:						
Fredericton .....	557,695	506,916	19,008	22,442	15,170	17,906
Moncton .....	524,611	255,326	15,506	18,001	18,064	21,826
Saint John — Saint-Jean .....	482,827	529,633	27,096	24,894	22,158	23,382
Total — 3 centres .....	1,565,133	1,291,875	61,610	65,337	55,392	63,114
Québec:						
Chicoutimi .....	216,472	224,058	12,599	15,551	8,163	8,219
Drummondville .....	101,842	122,473	7,453	10,541	2,533	2,938
Granby .....	142,261	147,037	8,222	8,505	5,062	5,451
Montréal .....	41,857,818	48,392,131	1,392,757	1,637,554	396,571	511,574
Québec .....	7,263,439	5,959,127	229,041	449,683	36,142	42,260
St-Hyacinthe .....	191,576	213,708	17,341	27,575	3,666	4,418
Shawinigan .....	45,136	48,256	4,730	6,507	2,276	2,446
Sherbrooke .....	272,029	292,488	20,654	24,630	11,863	14,838
Trois-Rivières .....	169,561	167,670	12,924	16,186	5,563	7,282
Valleyfield .....	66,365	74,962	7,212	7,421	2,498	3,076
Total — 10 centres .....	50,326,499	55,641,910	1,712,933	2,204,153	474,337	602,502
Ontario:						
Brantford .....	315,207	349,991	22,912	22,966	16,430	19,619
Chatham .....	402,508	323,408	17,778	19,621	13,291	16,647
Cornwall .....	124,724	136,533	12,523	14,916	8,636	9,968
Guelph .....	203,800	205,792	22,931	28,743	17,105	19,821
Hamilton .....	2,728,077	2,960,656	171,993	199,625	103,644	133,141
Kingston .....	235,088	251,392	35,937	41,103	29,960	36,752
Kitchener .....	901,228	775,918	42,012	51,738	39,177	45,936
London .....	2,113,909	2,987,090	86,258	86,920	70,934	84,623
Niagara Falls .....	139,782	172,624	17,050	20,042	13,060	14,156
Oshawa .....	1,452,338	1,730,264	35,848	42,808	21,761	26,683
Ottawa .....	2,562,054	3,306,612	187,082	229,114	169,555	198,920
Peterborough .....	183,414	198,540	22,551	23,015	19,419	21,650
St. Catharines .....	1,009,089	510,613	47,734	35,035	23,772	28,802
Sarnia .....	290,602	462,547	27,047	28,591	18,657	22,917
Sault Ste. Marie .....	637,342	829,055	23,590	21,933	15,305	15,447
Sudbury .....	210,227	255,973	32,877	39,600	23,451	27,560
Thunder Bay .....	311,970	409,984	33,409	40,539	25,866	34,768
Timmins .....	103,940	112,191	18,282	17,066	6,547	7,964
Toronto .....	80,505,004	97,660,614	1,806,280	2,285,700	783,385	918,057
Windsor .....	1,280,519	1,251,114	88,594	99,214	43,776	54,321
Total — 20 centres .....	95,710,822	114,890,911	2,752,688	3,348,629	1,463,731	1,737,752
Manitoba:						
Brandon .....	81,666	101,227	16,530	18,520	12,928	15,365
Winnipeg .....	7,738,130	8,749,852	173,712	198,804	181,262	198,187
Total — 2 centres .....	7,819,796	8,851,079	190,242	217,324	194,190	213,552

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	May - Mai					
	Current - Courant		Savings - Épargne		Personal chequing - Chèques personnels	
	1976	1977	1976	1977	1976	1977
	thousands of dollars - milliers de dollars					
Saskatchewan:						
Moose Jaw .....	73,904	70,611	13,371	13,713	14,243	15,508
Prince Albert .....	77,476	84,398	7,904	6,902	9,802	12,940
Regina .....	2,114,642	3,031,077	54,045	54,755	60,932	63,018
Saskatoon .....	511,463	598,873	37,448	43,079	50,565	57,917
Total - 4 centres .....	2,777,485	3,784,959	112,768	118,449	135,542	149,383
Alberta:						
Calgary .....	7,254,857	8,479,316	165,236	204,089	278,383	378,194
Edmonton .....	5,575,159	6,168,187	167,749	186,645	251,799	284,445
Lethbridge .....	216,082	266,054	15,488	17,911	30,907	35,374
Medicine Hat .....	89,161	99,930	10,405	12,027	16,619	17,497
Total - 4 centres .....	13,135,259	15,013,487	358,878	420,672	577,708	715,510
British Columbia - Colombie-Britannique:						
Vancouver .....	11,974,311	13,376,237	478,003	537,246	457,522	536,951
Victoria .....	2,080,445	2,941,172	92,786	94,754	81,360	88,419
Total - 2 centres .....	14,054,756	16,317,409	570,789	632,000	538,882	625,370
Total - 50 centres .....	188,386,905	219,413,128	5,883,359	7,144,140	3,559,214	4,253,069

TABLE 4. Cheques Cashed Against Current and Savings Accounts

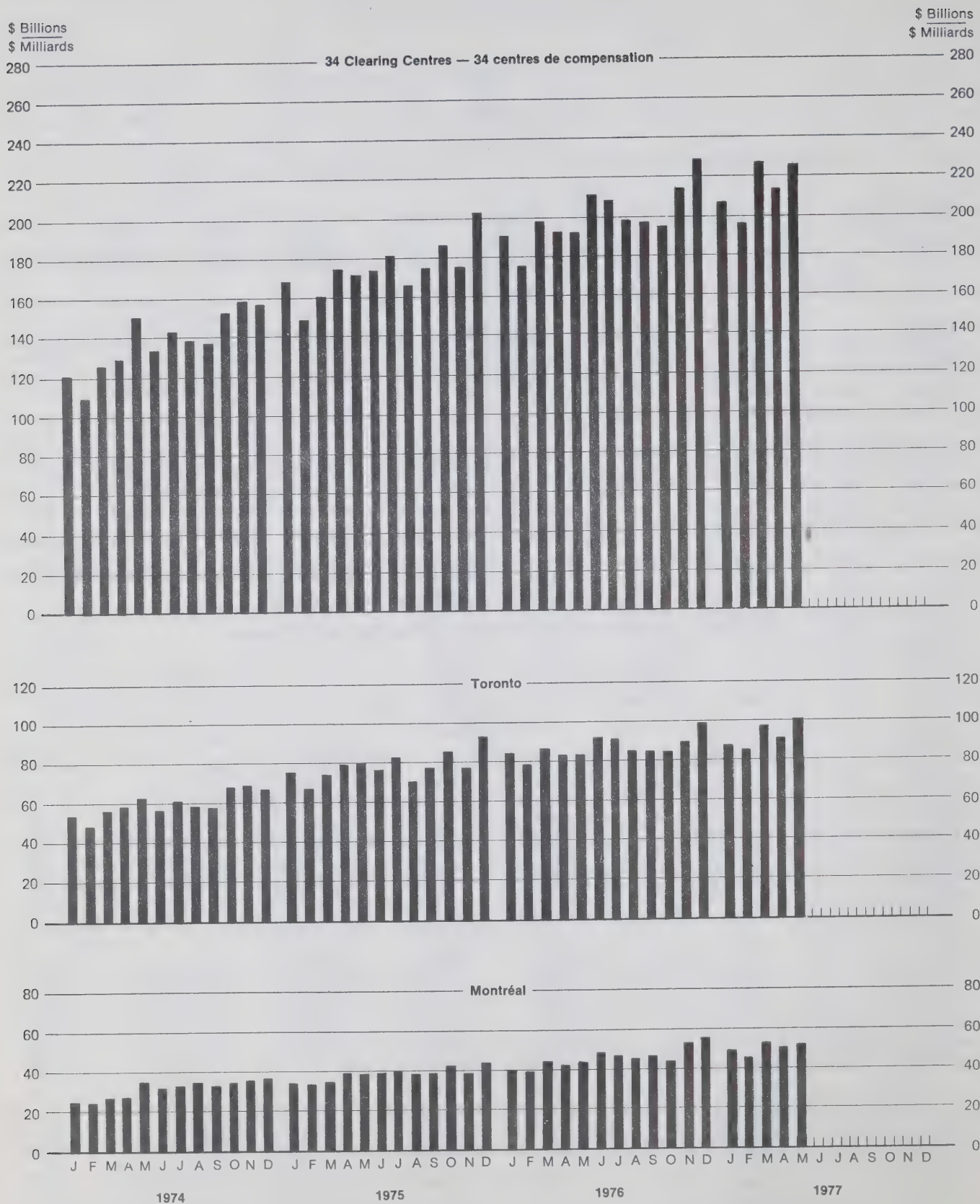
TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) - Courant(1)			Savings - Épargne		
	Cheques cashed - Chèques encaissés	Deposits(2) - Dépôts(2)	Turnover - Rotation	Cheques cashed - Chèques encaissés	Deposits(2) - Dépôts(2)	Turnover - Rotation
	thousands of dollars - milliers de dollars			thousands of dollars - milliers de dollars		
1971 .....	885,371,891	7,715,954	114.75	34,090,452	22,798,922	1.50
1972 .....	1,028,679,510	9,095,564	113.10	38,253,735	26,201,294	1.46
1973 .....	1,325,656,531	10,214,452	129.78	44,318,965	29,464,452	1.50
1974 .....	1,641,157,509	11,124,141	147.53	57,622,225	38,269,960	1.51
1975 .....	2,074,332,993	13,131,134	157.97	64,194,432	44,540,450	1.44
1976 .....	2,403,265,501	13,912,083	172.75	66,333,722	53,798,772	1.23
<u>1976</u>						
May - Mai .....	191,946,119	13,923,818	165.43	5,883,359	53,312,227	1.32
June - Juin .....	210,031,961	14,405,621	174.96	6,143,292	53,890,800	1.37
July - Juillet .....	208,642,737	14,235,501	175.88	5,550,463	54,585,962	1.22
August - Août .....	197,994,036	13,915,307	170.74	5,230,741	55,373,920	1.13
September - Septembre .....	197,046,319	14,085,936	167.87	5,063,112	56,136,717	1.08
October - Octobre .....	195,924,729	13,946,207	168.58	5,175,061	57,387,706	1.08
November - Novembre .....	212,876,131	13,844,296	184.52	7,175,503	57,861,307	1.49
December - Décembre .....	229,662,256	14,167,900	194.52	5,712,338	57,886,304	1.18
<u>1977</u>						
January - Janvier ...	206,433,460	14,269,027	173.61	5,416,808	58,329,978	1.11
February - Février ..	196,664,766	14,202,960	166.16	5,497,748	59,268,202	1.11
March - Mars .....	227,334,284	14,335,328	190.30	5,815,295	59,762,752	1.17
April - Avril .....	214,850,524	14,691,359	175.49	5,237,091	61,010,093	1.03
May - Mai .....	223,666,197	15,063,902	178.17	7,144,140	62,769,115	1.37

(1) Includes cheques cashed against personal chequing accounts. - Comprend les chèques tirés sur les comptes chèques personnels. (2) Average deposits for the year. - Moyenne des dépôts de l'année. Note: Turnover in the monthly section reflects turnover on an annual basis. - Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.

# Value of Cheques Cashed in Canada

## Valeur des chèques encaissés au Canada



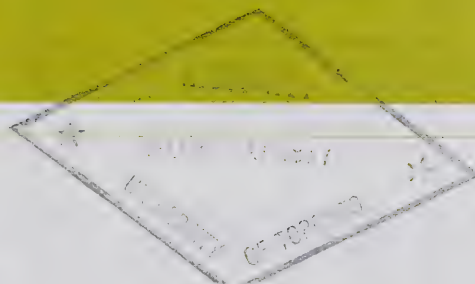








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CHEQUES CASHEDCHÈQUES ENCAISSÉS

JUNE - 1977 - JUIN

With the advent of centralized data processing, Bank Clearing Houses as they were known have been closed down. The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it would be incorrect to assume that this comparison will remain valid through time. An examination is currently underway in an attempt to establish boundaries that can be more precisely defined.

The value of cheques cashed in the 50 clearing centres in June totalled \$233,766 million, 8.0% above the value for the corresponding month of 1976. Payments in 8 of the 10 provinces rose in comparison. Debits increased in Newfoundland by 26.5%, Nova Scotia by 21.2%, Quebec by 2.4%, Ontario by 10.4%, Manitoba by 6.0%, Saskatchewan by 10.7%, Alberta by 17.3% and British Columbia by 3.6%. Debits decreased in Prince Edward Island by 17.8%, and New Brunswick by 11.4%.

The Centres:

Forty of the fifty centres showed a higher value of cheques cashed than in June of 1976. In respect of the major centres, payments increased in Montreal by 6.3%, Toronto by 10.6%, Winnipeg by 5.9% and Vancouver by 2.0%.

Deposit Turnover:

The turnover ratio of current deposits (compiled on an annual basis) is 174.93 compared with 174.96 for June 1976. The turnover ratio of savings accounts is 1.30 compared with the June 1976 ratio of 1.37.

L'avènement du traitement centralisé des données a fait disparaître les chambres de compensation bancaires dans leur ancienne forme. Les chiffres se rapportant au débit des comptes personnels continuent de rendre compte des données qui correspondent aux anciens centres, mais il serait inexact d'en conclure que cette comparaison sera toujours valable. On étudie actuellement le problème afin d'essayer de déterminer des limites plus précises.

La valeur des chèques encaissés dans 50 centres de compensation en juin s'élevait à \$233,766 millions soit 8.0 % de plus qu'en juin 1976. Les comparaisons pour le mois montrent que les versements ont augmenté dans 8 des 10 provinces. Les débits ont augmenté de 26.5 % en Terre-Neuve, de 21.2 % en Nouvelle-Écosse, de 2.4 % au Québec, de 10.4 % en Ontario, de 6.0 % au Manitoba, de 10.7 % en Saskatchewan, de 17.3 % en Alberta et de 3.6 % en Colombie-Britannique. Les versements ont baissé de 17.8 % dans l'Île-du-Prince-Édouard, et de 11.4 % au Nouveau-Brunswick.

Les centres:

Quarante des cinquante centres ont enregistré une valeur totale de chèques encaissés supérieure à celle du mois de juin 1976. Pour ce qui est des grands centres, les versements ont augmenté de 6.3 % à Montréal, de 10.6 % à Toronto, de 5.9 % à Winnipeg et de 2.0 % à Vancouver.

Volumes des transactions:

Le taux de transactions sur comptes courants (calculé sur une base annuelle) est de 174.93 comparativement à 174.96 en juin 1976. Le taux de transactions sur comptes d'épargne est de 1.30 comparativement à 1.37 en juin 1976.

Business Finance Division

Division des finances des entreprises

August - 1977 - Août  
5-4404-509



TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	June - Juin			First six months - Six premiers mois		
	1976	1977	1977 1976	1976	1977	1977 1976
	thousands of dollars - milliers de dollars	thousands of dollars - milliers de dollars		thousands of dollars - milliers de dollars	thousands of dollars - milliers de dollars	
Newfoundland - Terre-Neuve:						
St. John's - Saint-Jean .....	1,144,557	1,447,915	1.27	7,174,146	8,794,177	1.23
Prince Edward Island - île-du-Prince-Édouard:						
Charlottetown .....	201,601	166,014	0.82	1,068,680	976,005	0.91
Nova Scotia - Nouvelle-Écosse:						
Glace Bay .....	19,454	19,942	1.03	106,665	105,054	0.98
Halifax .....	1,523,114	1,863,824	1.22	9,169,037	11,512,324	1.26
Sydney .....	142,720	158,261	1.11	905,100	824,734	0.91
Total - 3 centres .....	1,685,288	2,042,027	1.21	10,180,802	12,442,112	1.22
New Brunswick - Nouveau-Brunswick:						
Fredericton .....	464,997	469,588	1.01	2,902,084	2,873,167	0.99
Moncton .....	610,947	287,310	0.47	3,490,535	1,674,188	0.48
Saint John - Saint-Jean .....	562,960	695,254	1.23	3,108,605	3,440,753	1.11
Total - 3 centres .....	1,638,904	1,452,152	0.89	9,501,224	7,988,108	0.84
Québec:						
Chicoutimi .....	239,173	258,583	1.08	1,240,353	1,249,030	1.01
Drummondville .....	113,643	128,755	1.13	655,540	730,897	1.11
Granby .....	160,704	175,465	1.09	828,549	854,193	1.03
Montréal .....	48,562,870	51,603,473	1.06	258,108,107	300,466,569	1.16
Québec .....	8,040,368	6,305,953	0.78	47,548,490	42,550,350	0.89
St-Hyacinthe .....	204,525	224,713	1.10	1,108,217	1,279,163	1.15
Shawinigan .....	50,784	63,629	1.25	287,323	320,395	1.12
Sherbrooke .....	327,593	340,086	1.04	1,648,196	1,835,201	1.11
Trois-Rivières .....	184,977	183,937	0.99	1,014,846	1,004,213	0.99
Valleyfield .....	77,118	91,360	1.18	402,228	486,411	1.21
Total - 10 centres .....	57,961,755	59,375,954	1.02	312,841,849	350,776,422	1.12
Ontario:						
Brantford .....	387,050	406,616	1.05	2,152,547	2,275,004	1.06
Chatham .....	505,986	459,304	0.91	3,262,188	2,929,698	0.90
Cornwall .....	168,005	172,717	1.03	866,097	867,010	1.00
Guelph .....	260,396	291,227	1.12	1,394,955	1,689,896	1.21
Hamilton .....	3,137,856	3,172,137	1.01	17,161,230	17,647,451	1.03
Kingston .....	288,182	302,117	1.05	1,694,124	1,754,919	1.04
Kitchener .....	947,585	874,411	0.92	5,111,733	4,735,631	0.93
London .....	2,416,507	2,337,229	0.97	12,949,841	16,315,863	1.26
Niagara Falls .....	183,683	187,387	1.02	977,785	1,078,559	1.10
Oshawa .....	1,524,658	1,919,973	1.26	8,965,072	9,689,673	1.08
Ottawa .....	2,916,298	3,886,170	1.33	18,184,502	22,075,310	1.21
Peterborough .....	277,753	260,964	0.94	1,328,688	1,303,288	0.98
St. Catharines .....	665,564	556,499	0.84	4,836,487	4,086,428	0.84
Sarnia .....	410,494	601,098	1.46	1,958,097	2,671,486	1.36
Sault Ste. Marie .....	600,593	896,627	1.49	6,437,834	9,516,675	1.48
Sudbury .....	316,319	366,775	1.16	1,629,954	1,777,061	1.09
Thunder Bay .....	424,416	467,804	1.10	2,172,681	2,537,016	1.17
Timmins .....	130,213	157,699	1.21	686,357	767,357	1.12
Toronto .....	91,978,026	101,701,329	1.11	507,215,881	562,716,712	1.11
Windsor .....	1,579,675	1,441,294	0.91	8,384,402	8,770,587	1.05
Total - 20 centres .....	109,119,259	120,459,377	1.10	607,370,455	675,205,624	1.11
Manitoba:						
Brandon .....	119,142	138,869	1.17	634,208	730,970	1.15
Winnipeg .....	9,537,669	10,099,844	1.06	50,368,009	53,495,767	1.06
Total - 2 centres .....	9,656,811	10,238,713	1.06	51,002,217	54,226,737	1.06

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABEAU 1. Chèques tirés sur les comptes individuels - fin

	June - Juin			First six months - Six premiers mois		
	1976	1977	1977 1976	1976	1977	1977 1976
	thousands of dollars - milliers de dollars			thousands of dollars - milliers de dollars		
Saskatchewan:						
Moose Jaw .....	94,165	102,726	1.09	524,083	549,175	1.05
Prince Albert .....	102,315	116,853	1.14	547,527	607,236	1.11
Regina .....	2,203,439	2,322,425	1.05	12,776,898	13,887,235	1.09
Saskatoon .....	611,259	791,261	1.29	3,509,345	4,365,663	1.24
Total - 4 centres .....	3,011,178	3,333,265	1.11	17,357,853	19,409,309	1.12
Alberta:						
Calgary .....	8,508,579	9,792,055	1.15	48,809,596	57,264,514	1.17
Edmonton .....	6,145,346	7,427,158	1.21	33,270,726	39,624,633	1.19
Lethbridge .....	282,852	319,870	1.13	1,527,254	1,675,627	1.10
Medicine Hat .....	125,164	133,243	1.06	665,003	730,176	1.10
Total - 4 centres .....	15,061,941	17,672,326	1.17	84,272,579	99,294,950	1.13
British Columbia - Colombie-Britannique:						
Vancouver .....	14,333,352	14,624,388	1.02	77,758,246	85,961,362	1.11
Victoria .....	2,630,607	2,953,830	1.12	15,020,422	16,664,468	1.11
Total - 2 centres .....	16,963,959	17,578,218	1.04	92,778,668	102,625,830	1.11
Total - 50 centres .....	216,445,253	233,765,961	1.08	1,193,548,473	1,331,739,274	1.12

TABLE 2. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABEAU 2. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years - Années représentatives	Canada	Atlantic Provinces - Provinces de l'Atlantique	Québec	Ontario	Prairie Provinces - Provinces des Prairies	British Columbia - Colombie- Britannique
	thousands of dollars - milliers de dollars					
1924 .....	12,714,486(1)	297,804	3,824,746	5,096,439	2,667,954	827,543
1925 .....	12,812,269	269,043	3,899,801	5,199,570	2,577,296	866,559
1929 .....	22,835,608	386,505	7,878,276	9,511,588(2)	3,532,048	1,527,191
1930 .....	19,035,169	355,181	6,692,408	7,763,045	3,006,687	1,217,848
1932 .....	12,536,993	264,529	3,846,040	5,482,129	2,175,722(3)	768,573
1935 .....	15,216,135	262,826	4,379,880	7,080,079	2,696,220	797,130
1940 .....	17,001,691	400,017	5,070,783	7,488,654	2,997,221	1,045,016
1945 .....	32,667,134	725,659	9,364,105	15,147,938(4)	5,407,461	2,021,971
1950 .....	46,514,276	1,231,998(5)	13,406,350	20,104,323(6)	7,841,926	3,929,679
1955 .....	78,117,163	1,987,919	23,026,499	35,389,668	11,757,076	5,956,001
1960 .....	133,755,325	2,662,169	39,660,493	63,602,155	18,999,662	8,830,846
1965 .....	231,751,399	4,565,057	70,398,703	108,885,546	32,357,684	15,544,409
1967 .....	285,446,363	6,356,961	90,407,004	127,452,347	41,331,884	19,898,167
1968 .....	297,776,316	7,121,595	85,450,554	140,100,515	43,744,069	21,359,583
1969 .....	345,721,879	8,071,803	95,966,900	168,016,736(7)	46,891,760	26,774,680
1970 .....	376,759,465	9,498,169	96,581,182	192,001,590	51,212,613	27,465,911
1971 .....	420,248,815	9,849,928	110,505,486	216,101,377	53,353,165	30,438,859
1972 .....	497,450,952	10,741,119	131,143,488	258,300,360	60,294,197	36,971,788
1973 .....	628,082,577	11,944,041	155,542,633	342,465,705	72,316,401	45,813,797
1974 .....	769,279,341	15,684,289	195,899,974	394,466,257	100,182,016	63,046,805
1975 .....	999,174,850	18,495,597	256,584,299	520,654,755	124,716,958	78,723,241
1976 .....	1,163,515,599 <sup>F</sup>	22,942,323	307,304,793	587,857,166 <sup>F</sup>	152,632,649	92,778,668
1977 .....	1,297,068,281	25,421,442	344,852,120	651,237,893	172,930,996	102,625,830

(1) Original 31 centres. - À l'origine, 31 centres. (2) Includes Sarnia as of January 1926 and Sudbury as of September 1929. - Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929. (3) Weyburn branches absorbed by Imperial Bank, May 1931. - Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931. (4) St. Catharines data added as of May 1941. - Données sur St. Catharines ajoutées à partir de mai 1941. (5) St. John's, Newfoundland, data added as of April 1949. - Données sur Saint-Jean, Terre-Neuve, ajoutées à partir d'avril 1949. (6) Cornwall data added as of May 1950. - Données sur Cornwall ajoutées à partir de mai 1950. (7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure. - En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William. <sup>F</sup> Revised figures. - Nombres rectifiés.



TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	June - Juin					
	Current - Courant		Savings - Épargne		Personal chequing - Chèques personnels	
	1976	1977	1976	1977	1976	1977
	thousands of dollars - milliers de dollars					
Newfoundland - Terre-Neuve:						
St. John's - Saint-Jean .....	1,040,910	1,338,012	74,108	77,589	29,539	32,314
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown .....	181,709	146,205	9,109	8,351	10,783	11,458
Nova Scotia - Nouvelle-Écosse:						
Glace Bay .....	14,765	16,047	2,765	1,965	1,924	1,930
Halifax .....	1,387,841	1,694,982	55,461	60,326	79,812	108,516
Sydney .....	125,176	139,906	7,698	7,589	9,846	10,766
Total - 3 centres .....	1,527,782	1,850,935	65,924	69,880	91,582	121,212
New Brunswick - Nouveau-Brunswick:						
Fredericton .....	433,454	424,924	15,448	25,189	16,095	19,475
Moncton .....	577,114	250,615	14,746	15,969	19,087	20,726
Saint John - Saint-Jean .....	512,897	647,476	26,169	24,442	23,894	23,336
Total - 3 centres .....	1,523,465	1,323,015	56,363	65,600	59,076	63,537
Québec:						
Chicoutimi .....	219,226	236,245	12,323	13,535	7,624	8,803
Drummondville .....	104,573	119,036	7,008	7,253	2,062	2,466
Granby .....	148,389	163,184	7,995	7,471	4,320	4,810
Montréal .....	46,537,865	49,472,867	1,610,668	1,678,239	414,337	452,367
Québec .....	7,755,933	5,945,844	246,092	325,066	38,343	35,043
St-Hyacinthe .....	183,777	204,257	17,727	16,903	3,021	3,553
Shawinigan .....	43,855	56,152	5,351	5,157	1,578	2,320
Sherbrooke .....	293,694	304,159	22,226	21,948	11,673	13,979
Trois-Rivières .....	166,328	165,844	12,750	10,949	5,899	7,144
Valleyfield .....	67,515	82,368	7,054	5,871	2,549	3,121
Total - 10 centres .....	55,521,155	56,749,956	1,949,194	2,092,392	491,406	533,606
Ontario:						
Brantford .....	346,729	365,322	24,444	21,456	15,877	19,838
Chatham .....	478,486	420,231	15,313	22,525	12,187	16,548
Cornwall .....	144,145	149,743	12,994	13,320	10,866	9,654
Guelph .....	217,139	247,682	25,033	24,236	18,224	19,309
Hamilton .....	2,858,877	2,874,309	167,603	178,699	111,376	119,129
Kingston .....	224,865	231,258	32,653	34,870	30,664	35,989
Kitchener .....	863,763	785,203	49,488	46,708	34,334	42,500
London .....	2,262,664	2,171,481	76,173	84,037	77,670	81,711
Niagara Falls .....	152,097	157,495	19,554	16,841	12,032	13,051
Oshawa .....	1,465,684	1,854,602	34,855	39,529	24,119	25,842
Ottawa .....	2,541,563	3,468,888	193,443	204,561	181,292	212,721
Peterborough .....	235,680	206,996	22,151	22,342	19,922	31,626
St. Catharines .....	608,299	495,861	31,537	32,220	25,728	28,418
Sarnia .....	366,012	550,572	24,553	28,429	19,929	22,097
Sault Ste. Marie .....	561,059	853,871	22,457	24,390	17,077	18,366
Sudbury .....	253,946	300,024	35,118	37,758	27,255	28,993
Thunder Bay .....	363,217	393,244	31,955	39,977	29,244	34,583
Timmins .....	106,232	129,329	17,327	20,710	6,654	7,660
Toronto .....	89,384,204	98,537,423	1,816,854	2,093,078	776,968	1,070,828
Windsor .....	1,438,651	1,286,160	82,085	101,627	58,939	53,507
Total - 20 centres .....	104,873,312	115,479,694	2,735,590	3,087,313	1,510,357	1,892,370
Manitoba:						
Brandon .....	90,003	105,834	14,258	18,409	14,881	14,626
Winnipeg .....	9,123,524	9,641,677	180,168	224,292	233,977	233,875
Total - 2 centres .....	9,213,527	9,747,511	194,426	242,701	248,858	248,501



TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	June - Juin					
	Current - Courant		Savings - Épargne		Personal chequing - Chèques personnels	
	1976	1977	1976	1977	1976	1977
	thousands of dollars - milliers de dollars					
Saskatchewan:						
Moose Jaw .....	70,878	79,064	9,816	10,749	13,471	12,913
Prince Albert .....	85,375	97,890	6,428	6,966	10,512	11,997
Regina .....	2,089,816	2,207,560	55,577	51,568	58,046	63,297
Saskatoon .....	531,055	690,519	30,622	35,935	49,582	64,807
Total - 4 centres .....	2,777,124	3,075,033	102,443	105,218	131,611	153,014
Alberta:						
Calgary .....	7,983,555	9,145,823	195,238	332,714	329,786	313,518
Edmonton .....	5,700,589	6,914,843	180,238	217,168	264,519	295,147
Lethbridge .....	236,644	270,168	14,584	16,051	31,624	33,651
Medicine Hat .....	98,272	106,447	10,724	8,844	16,168	17,952
Total - 4 centres .....	14,019,060	16,437,281	400,784	574,777	642,097	660,268
British Columbia - Colombie-Britannique:						
Vancouver .....	13,395,285	13,571,394	468,257	514,005	469,810	538,989
Victoria .....	2,451,355	2,781,059	87,094	85,716	92,158	87,055
Total - 2 centres .....	15,846,640	16,352,453	555,351	599,721	561,968	626,044
Total - 50 centres .....	206,524,684	222,500,095	6,143,292	6,923,542	3,777,277	4,342,324

TABLE 4. Cheques Cashed Against Current and Savings Accounts

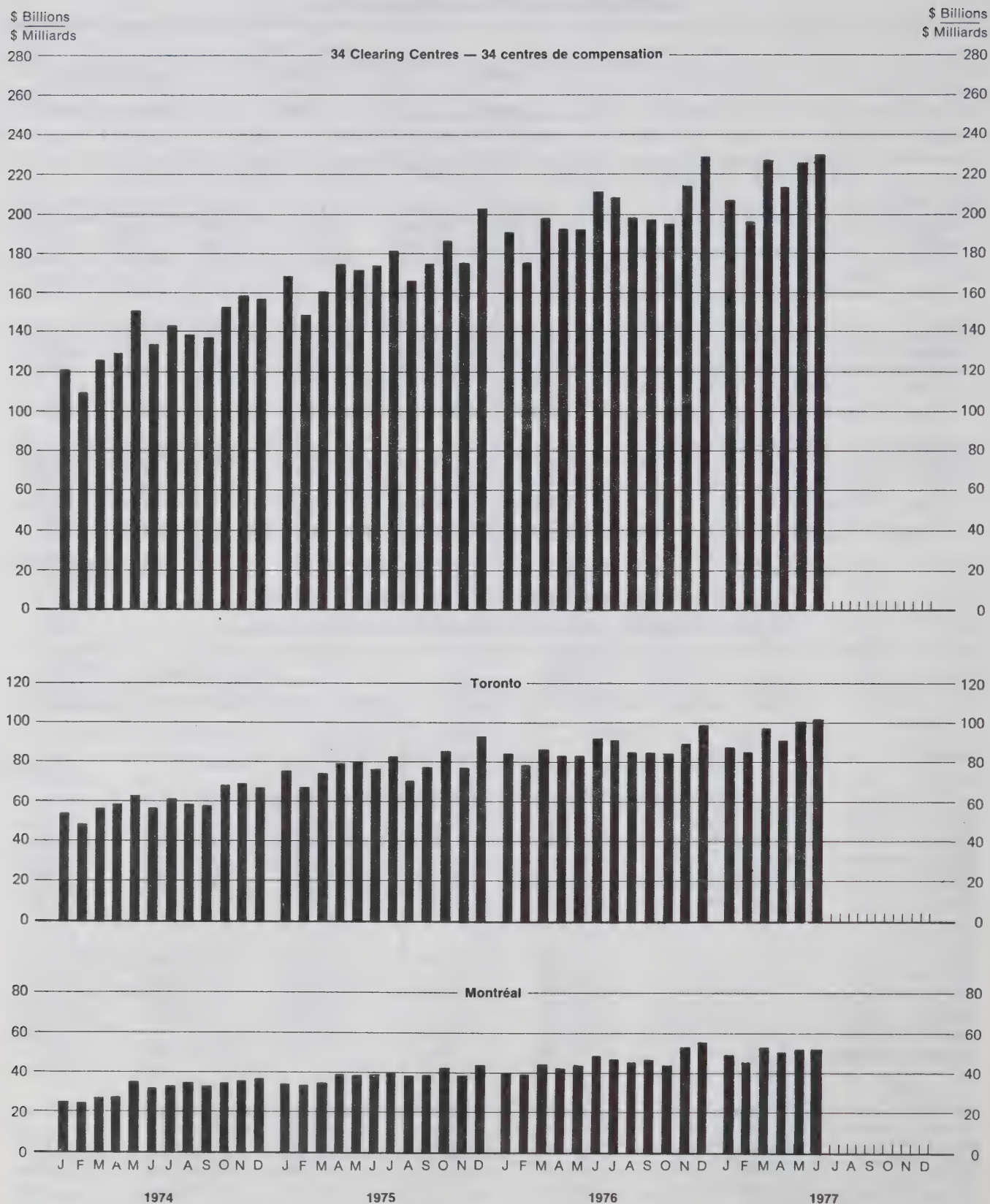
TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) - Courant(1)			Savings - Épargne		
	Cheques cashed - Chèques encaissés	Deposits(2) - Dépôts(2)	Turnover - Rotation	Cheques cashed - Chèques encaissés	Deposits(2) - Dépôts(2)	Turnover - Rotation
	thousands of dollars - milliers de dollars	thousands of dollars - milliers de dollars		thousands of dollars - milliers de dollars	thousands of dollars - milliers de dollars	
1971 .....	885,371,891	7,715,954	114.75	34,090,452	22,798,922	1.50
1972 .....	1,028,679,510	9,095,564	113.10	38,253,735	26,201,294	1.46
1973 .....	1,325,656,531	10,214,452	129.78	44,318,965	29,464,452	1.50
1974 .....	1,641,157,509	11,124,141	147.53	57,622,225	38,269,960	1.51
1975 .....	2,074,332,993	13,131,134	157.97	64,194,432	44,540,450	1.44
1976 .....	2,403,265,501	13,912,083	172.75	66,333,722	53,798,772	1.23
1976						
June - Juin .....	210,031,961	14,405,621	174.96	6,143,292	53,890,800	1.37
July - Juillet .....	208,642,737	14,235,501	175.88	5,550,463	54,585,962	1.22
August - Août .....	197,994,036	13,915,307	170.74	5,230,741	55,373,950	1.13
September - Septembre .....	197,046,319	14,085,936	167.87	5,063,112	56,136,717	1.08
October - Octobre .....	195,924,729	13,946,207	168.58	5,175,061	57,387,706	1.08
November - Novembre .....	212,876,131	13,844,296	184.52	7,175,503	57,861,307	1.49
December - Décembre .....	229,662,256	14,167,900	194.52	5,712,338	57,886,304	1.18
1977						
January - Janvier ...	206,433,460	14,269,027	173.61	5,416,808	58,329,978	1.11
February - Février ..	196,664,766	14,202,960	166.16	5,497,748	59,268,202	1.11
March - Mars .....	227,334,284	14,335,328	190.30	5,815,295	60,386,423	1.16
April - Avril .....	214,850,524	14,691,359	175.49	5,237,091	61,889,604	1.02
May - Mai .....	223,666,197	15,063,902	178.17	7,144,140	63,087,975	1.36
June - Juin .....	226,842,419	15,560,976	174.93	6,923,542	63,720,137	1.30

(1) Includes cheques cashed against personal chequing accounts. - Comprend les chèques tirés sur les comptes chèques personnels. (2) Average deposits for the year. - Moyenne des dépôts de l'année. Note: Turnover in the monthly section reflects turnover on an annual basis. - Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.

# Value of Cheques Cashed in Canada

## Valeur des chèques encaissés au Canada



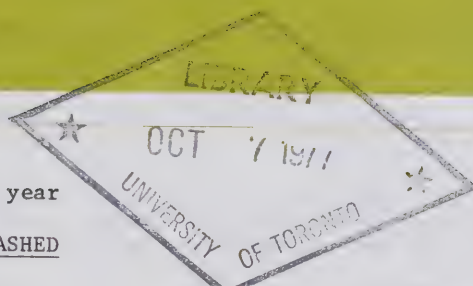








# Statistics Canada Statistique Canada



Price: 30 cents, \$3.00 a year

CHEQUES CASHED

Prix: 30 cents, \$3.00 par année

CHÈQUES ENCAISSÉS

JULY - 1977 - JUILLET

With the advent of centralized data processing, Bank Clearing Houses as they were known have been closed down. The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it would be incorrect to assume that this comparison will remain valid through time. An examination is currently underway in an attempt to establish boundaries that can be more precisely defined.

The value of cheques cashed in the 50 clearing centres in July totalled \$221,776 million, 3.5% above the value for the corresponding month of 1976. Payments in 6 of the 10 provinces rose in comparison. Debits increased in Prince Edward Island by 24.0%, New Brunswick by 17.4%, Quebec by 1.6%, Ontario by 6.9%, Saskatchewan by 11.0%, Alberta by 2.3%. Debits decreased in Newfoundland by 27.6%, Nova Scotia by 17.6%, Manitoba by 3.9% and British Columbia by 2.6%.

## The Centres:

Thirty-six of the fifty centres showed a higher value of cheques cashed than in July of 1976. In respect of the major centres, payments increased in Montreal by 3.2%, Toronto by 7.2%. Payments decreased in Winnipeg by 4.2% and Vancouver by 1.1%.

## Deposit Turnover:

The turnover ratio of current deposits (compiled on an annual basis) was 165.65 compared with 175.88 for July 1976. The turnover ratio of savings accounts was 1.18 compared with the July 1976 ratio of 1.22.

Business Finance Division

September - 1977 - Septembre  
5-4404-509

L'avènement du traitement centralisé des données a fait disparaître les chambres de compensation bancaires dans leur ancienne forme. Les chiffres se rapportant au débit des comptes personnels continuent de rendre compte des données qui correspondent aux anciens centres, mais il serait inexact d'en conclure que cette comparaison sera toujours valable. On étudie actuellement le problème afin d'essayer de déterminer des limites plus précises.

La valeur des chèques encaissés dans 50 centres de compensation en juillet s'élevait à \$221,776 millions soit 3.5 % de plus qu'en juillet 1976. Les comparaisons pour le mois de juillet montrent que les versements ont augmenté dans 6 des 10 provinces. Les débits ont augmenté de 24.0 % dans l'Île-du-Prince-Édouard, de 17.4 % au Nouveau-Brunswick, de 1.6 % au Québec, de 6.9 % en Ontario, de 11.0 % en Saskatchewan, de 2.3 % en Alberta. Les débits ont baissé de 27.6 % à Terre-Neuve, de 17.6 % en Nouvelle-Écosse, de 3.9 % au Manitoba, et de 2.6 % en Colombie-Britannique.

## Les centres:

Trente-six des cinquante centres ont enregistré une valeur totale de chèques encaissés supérieure à celle du mois de juillet 1976. Pour ce qui est des grands centres, les versements ont augmenté de 3.2 % à Montréal, de 7.2 % à Toronto. Les versements ont baissé 4.2 % à Winnipeg et de 1.1 % à Vancouver.

## Volumes des transactions:

Le taux de transactions sur comptes courants (calculé sur une base annuelle) était de 165.65 comparativement à 175.88 en juillet 1976. Le taux de transactions sur comptes d'épargne était de 1.18 comparativement à 1.22 en juillet 1976.

Division des finances des entreprises

TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	July - Juillet			First seven months - Premier sept mois		
	1976	1977	1977 1976	1976	1977	1977 1976
	thousands of dollars - milliers de dollars			thousands of dollars - milliers de dollars		
Newfoundland - Terre-Neuve:						
St. John's - Saint-Jean .....	1,559,727	1,130,301	0.72	8,733,873	9,924,478	1.14
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown .....	170,770	212,310	1.24	1,239,450	1,188,315	0.96
Nova Scotia - Nouvelle-Écosse:						
Glace Bay .....	18,984	19,748	1.04	125,649	124,802	0.99
Halifax .....	2,221,646	1,779,311	0.80	11,390,683	13,291,635	1.17
Sydney .....	141,998	164,672	1.16	1,047,098	989,406	0.94
Total - 3 centres .....	2,382,628	1,963,731	0.82	12,563,430	14,405,843	1.15
New Brunswick - Nouveau-Brunswick:						
Fredericton .....	472,347	651,698	1.38	3,374,431	3,524,865	1.04
Moncton .....	330,737	270,793	0.82	3,821,272	1,944,981	0.51
Saint John - Saint-Jean .....	515,503	625,849	1.21	3,624,108	4,066,602	1.12
Total - 3 centres .....	1,318,587	1,548,340	1.17	10,819,811	9,536,448	0.88
Québec:						
Chicoutimi .....	195,266	229,835	1.18	1,435,619	1,478,865	1.03
Drummondville .....	119,627	118,860	0.99	775,167	849,757	1.10
Granby .....	147,853	167,673	1.13	976,402	1,021,866	1.05
Montréal .....	46,549,460	48,034,422	1.03	304,657,567	348,500,991	1.14
Québec .....	7,299,254	6,571,985	0.90	54,847,744	49,122,335	0.90
St-Hyacinthe .....	184,402	192,698	1.04	1,292,619	1,471,861	1.14
Shawinigan .....	46,169	48,395	1.05	333,492	368,790	1.11
Sherbrooke .....	280,795	294,431	1.05	1,928,991	2,129,632	1.10
Trois-Rivières .....	166,935	183,120	1.10	1,181,781	1,187,333	1.00
Valleyfield .....	72,162	77,057	1.07	474,390	563,468	1.19
Total - 10 centres .....	55,061,923	55,918,476	1.02	367,903,772	406,694,898	1.11
Ontario:						
Brantford .....	366,242	366,777	1.00	2,518,789	2,641,781	1.05
Chatham .....	608,070	464,068	0.76	3,870,258	3,393,766	0.88
Cornwall .....	165,990	170,899	1.03	1,032,087	1,037,909	1.01
Guelph .....	274,191	279,965	1.02	1,669,146	1,969,861	1.18
Hamilton .....	2,969,783	3,008,943	1.01	20,131,013	20,656,394	1.03
Kingston .....	306,013	285,404	0.93	2,000,137	2,040,323	1.02
Kitchener .....	827,813	811,855	0.98	5,939,546	5,547,486	0.93
London .....	2,294,212	2,216,484	0.97	15,244,053	18,532,347	1.22
Niagara Falls .....	198,065	217,084	1.10	1,175,850	1,295,643	1.10
Oshawa .....	1,561,335	1,832,988	1.17	10,526,407	11,522,661	1.09
Ottawa .....	3,547,427	3,881,260	1.09	21,731,929	25,956,570	1.19
Peterborough .....	211,681	237,017	1.12	1,540,369	1,540,305	1.00
St. Catharines .....	408,223	548,505	1.34	5,244,710	4,634,933	0.88
Sarnia .....	362,789	454,802	1.25	2,320,886	3,126,288	1.35
Sault Ste. Marie .....	799,704	872,547	1.09	7,237,538	10,389,222	1.44
Sudbury .....	302,521	317,908	1.05	1,932,475	2,094,969	1.08
Thunder Bay .....	432,807	471,007	1.09	2,605,488	3,008,023	1.15
Timmins .....	132,595	143,483	1.08	818,952	910,840	1.11
Toronto .....	91,155,764	97,756,673	1.07	598,371,645	660,473,385	1.10
Windsor .....	1,305,373	1,365,868	1.05	9,689,775	10,136,455	1.05
Total - 20 centres .....	108,230,598	115,703,537	1.07	715,601,053	790,909,161	1.11
Manitoba:						
Brandon .....	115,937	141,110	1.22	750,145	872,080	1.16
Winnipeg .....	8,988,799	8,611,928	0.96	59,356,808	62,107,695	1.05
Total - 2 centres .....	9,104,736	8,753,038	0.96	60,106,953	62,979,775	1.05



TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABEAU 1. Chèques tirés sur les comptes individuels - fin

	July - Juillet			First seven months - Premier sept mois		
	1976	1977	1977 1976	1976	1977	1977 1976
	thousands of dollars - milliers de dollars			thousands of dollars - milliers de dollars		
Saskatchewan:						
Moose Jaw .....	91,098	91,337	1.00	615,181	640,512	1.04
Prince Albert .....	95,715	109,462	1.14	643,242	716,698	1.11
Regina .....	1,795,634	1,993,100	1.11	14,572,532	15,880,335	1.09
Saskatoon .....	609,977	683,738	1.12	4,119,322	5,049,401	1.23
Total - 4 centres .....	2,592,424	2,877,637	1.11	19,950,277	22,286,946	1.12
Alberta:						
Calgary .....	9,476,112	8,731,395	0.92	58,285,708	65,995,909	1.13
Edmonton .....	5,795,105	6,904,169	1.19	39,065,831	46,528,802	1.19
Lethbridge .....	264,330	267,564	1.01	1,791,584	1,943,191	1.08
Medicine Hat .....	116,046	115,370	0.99	781,049	845,546	1.08
Total - 4 centres .....	15,651,593	16,018,498	1.02	99,924,172	115,313,448	1.15
British Columbia - Colombie-Britannique:						
Vancouver .....	14,737,242	14,577,142	0.99	92,495,488	100,538,504	1.09
Victoria .....	3,382,972	3,073,099	0.91	18,403,394	19,737,567	1.07
Total - 2 centres .....	18,120,214	17,650,241	0.97	110,898,882	120,276,071	1.08
Total - 50 centres .....	214,193,200	221,776,109	1.04	1,407,741,673	1,553,515,383	1.10

TABLE 2. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABEAU 2. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years - Années représentatives	Canada	Atlantic Provinces - Provinces de l'Atlantique	Québec	Ontario	Prairie Provinces - Provinces des Prairies	British Columbia - Colombie- Britannique
	thousands of dollars - milliers de dollars					
1924 .....	15,037,121(1)	348,489	4,492,626	5,968,377	3,250,536	977,093
1925 .....	15,060,632	319,887	4,637,063	6,060,188	3,008,713	1,034,781
1929 .....	26,839,467	465,926	9,416,816	11,010,029(2)	4,186,672	1,760,024
1930 .....	22,119,155	410,322	7,824,022	8,938,991	3,536,779	1,409,041
1932 .....	14,712,583	310,702	4,493,489	6,458,058	2,563,488(3)	886,846
1935 .....	17,761,236	314,331	5,119,396	8,198,527	3,188,188	940,794
1940 .....	19,624,239	471,159	5,840,484	8,578,021	3,512,964	1,221,611
1945 .....	38,086,305	845,830	10,849,832	17,630,312(4)	6,393,854	2,366,477
1950 .....	54,616,235	1,467,171(5)	15,632,517	23,565,354(6)	9,285,772	4,665,421
1955 .....	93,266,234	2,522,672	27,487,066	42,298,001	13,924,399	7,034,096
1960 .....	155,603,633	3,115,952	45,897,400	73,681,461	22,618,798	10,290,022
1965 .....	270,642,673	5,293,657	81,842,770	126,993,526	38,259,462	18,253,258
1967 .....	329,224,129	7,357,062	103,691,658	146,891,072	47,982,092	23,302,245
1968 .....	348,329,517	8,260,789	100,782,846	162,898,190	51,144,056	25,243,636
1969 .....	409,218,771	9,378,682	113,675,305	199,139,999	55,272,578	31,752,207
1970 .....	447,307,437	11,122,874	115,178,759	227,585,966(7)	61,133,113	32,286,725
1971 .....	493,451,005	11,342,503	128,973,508	254,210,767	62,819,999	36,104,228
1972 .....	584,911,034	12,639,593	153,675,840	304,315,801	70,953,393	43,326,407
1973 .....	741,704,073	14,171,084	183,165,472	403,545,471	85,668,703	55,153,343
1974 .....	912,763,866	18,544,273	232,302,423	466,338,302	120,185,295	75,393,573
1975 .....	1,180,858,009	21,625,699	304,107,674	615,349,319	146,715,650	93,059,667
1976 .....	1,372,802,032	27,569,936	361,434,302	692,917,510	179,981,402	110,898,882
1977 .....	1,513,209,951	29,227,696	399,752,958	763,373,057	200,580,169	120,276,071

(1) Original 31 centres. - À l'origine, 31 centres. (2) Includes Sarnia as of January 1926 and Sudbury as of September 1929. - Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929. (3) Weyburn branches absorbed by Imperial Bank, May 1931. - Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931. (4) St. Catharines data added as of May 1941. - Données sur St. Catharines ajoutées à partir de mai 1941. (5) St. John's, Newfoundland, data added as of April 1949. - Données sur Saint-Jean, Terre-Neuve, ajoutées à partir d'avril 1949. (6) Cornwall data added as of May 1950. - Données sur Cornwall ajoutées à partir de mai 1950. (7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure. - En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William. Revised figures. - Nombres rectifiés.

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	July - Juillet					
	Current — Courant		Savings — Épargne		Personal chequing — Chèques personnels	
	1976	1977	1976	1977	1976	1977
	thousands of dollars — milliers de dollars					
Newfoundland — Terre-Neuve:						
St. John's — Saint-Jean .....	1,484,778	1,022,698	44,328	75,475	30,621	32,128
Prince Edward Island — Île-du-Prince-Édouard:						
Charlottetown .....	150,565	191,263	8,668	8,967	11,537	12,080
Nova Scotia — Nouvelle-Écosse:						
Glace Bay .....	14,686	15,137	2,281	2,360	2,017	2,251
Halifax .....	2,102,391	1,652,091	52,435	53,751	66,820	73,469
Sydney .....	126,355	149,323	7,192	6,287	8,451	9,062
Total — 3 centres .....	2,243,432	1,816,551	61,908	62,398	77,288	84,782
New Brunswick — Nouveau-Brunswick:						
Fredericton .....	440,655	610,733	15,463	19,992	16,229	20,973
Moncton .....	293,582	236,523	14,428	14,380	22,727	19,890
Saint John — Saint-Jean .....	472,809	578,681	21,302	24,420	21,392	22,748
Total — 3 centres .....	1,207,046	1,425,937	51,193	58,792	60,348	63,611
Québec:						
Chicoutimi .....	176,381	208,495	11,391	13,093	7,494	8,247
Drummondville .....	110,590	109,054	6,816	7,402	2,221	2,404
Granby .....	136,467	156,665	7,034	6,441	4,352	4,567
Montréal .....	44,875,470	46,105,017	1,294,703	1,549,031	379,287	380,374
Québec .....	7,011,311	6,250,292	256,810	284,182	31,133	37,511
St-Hyacinthe .....	167,207	174,644	14,194	14,975	3,001	3,079
Shawinigan .....	40,127	41,139	3,917	4,982	2,125	2,274
Sherbrooke .....	253,001	264,629	16,072	16,879	11,722	12,923
Trois-Rivières .....	150,666	162,556	10,355	14,425	5,914	6,139
Valleyfield .....	63,971	68,776	5,512	5,596	2,679	2,685
Total — 10 centres .....	52,985,191	53,541,267	1,626,804	1,917,006	449,928	460,203
Ontario:						
Brantford .....	325,899	328,118	24,277	20,577	16,066	18,082
Chatham .....	579,678	433,651	15,276	15,879	13,116	14,538
Cornwall .....	146,868	148,408	10,312	12,928	8,810	9,563
Guelph .....	234,560	235,979	24,127	25,927	15,504	18,059
Hamilton .....	2,707,237	2,726,226	158,392	163,176	104,154	119,541
Kingston .....	245,339	218,217	29,889	34,817	30,785	32,370
Kitchener .....	749,433	724,237	39,165	47,983	39,215	39,635
London .....	2,149,393	2,059,171	73,921	79,431	70,898	77,882
Niagara Falls .....	171,820	185,969	14,985	17,243	11,260	13,872
Oshawa .....	1,502,282	1,774,960	35,556	34,114	23,497	23,914
Ottawa .....	3,195,260	3,504,477	176,618	185,446	175,549	191,337
Peterborough .....	173,446	187,324	19,574	21,521	18,661	28,172
St. Catharines .....	345,170	491,583	39,955	28,432	23,098	28,490
Sarnia .....	306,931	406,087	29,468	25,885	26,390	22,830
Sault Ste. Marie .....	762,847	835,140	20,205	21,347	16,652	16,060
Sudbury .....	240,110	254,759	33,236	36,373	29,175	26,776
Thunder Bay .....	365,948	400,914	34,608	37,441	32,251	32,652
Timmins .....	109,392	120,585	16,432	14,792	6,771	8,106
Toronto .....	88,622,800	94,791,157	1,727,282	2,051,913	805,682	913,603
Windsor .....	1,180,715	1,230,645	78,669	85,225	45,989	49,998
Total — 20 centres .....	104,115,128	111,057,607	2,601,947	2,960,450	1,513,523	1,685,480
Manitoba:						
Brandon .....	90,404	110,598	13,247	17,001	12,286	13,511
Winnipeg .....	8,671,629	8,234,435	148,865	177,005	168,305	200,488
Total — 2 centres .....	8,762,033	8,345,033	162,112	194,006	180,591	213,999

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	July - Juillet					
	Current		Savings		Personal chequing	
	- Courant		- Épargne		- Chèques personnels	
	1976	1977	1976	1977	1976	1977
	thousands of dollars - milliers de dollars					
Saskatchewan:						
Moose Jaw .....	69,167	70,214	9,320	8,491	12,611	12,632
Prince Albert .....	79,657	92,082	5,605	6,311	10,453	11,069
Regina .....	1,694,024	1,888,445	48,343	43,865	53,267	60,790
Saskatoon .....	534,270	593,808	30,945	37,288	44,762	52,642
Total - 4 centres .....	2,377,118	2,644,549	94,213	95,955	121,093	137,133
Alberta:						
Calgary .....	8,988,540	8,249,516	187,402	167,679	300,170	314,200
Edmonton .....	5,404,145	6,451,827	163,757	179,485	227,203	272,857
Lethbridge .....	221,651	221,454	14,298	14,535	28,381	31,575
Medicine Hat .....	90,934	93,499	9,401	7,667	15,711	14,204
Total - 4 centres .....	14,705,270	15,016,296	374,858	369,366	571,465	632,836
British Columbia - Colombie-Britannique:						
Vancouver .....	13,824,260	13,581,902	442,982	490,855	470,000	504,385
Victoria .....	3,213,469	2,904,224	81,450	86,926	88,053	81,949
Total - 2 centres .....	17,037,729	16,486,126	524,432	577,781	558,053	586,334
Total - 50 centres .....	205,068,290	211,547,327	5,550,463	6,320,196	3,574,447	3,908,586

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

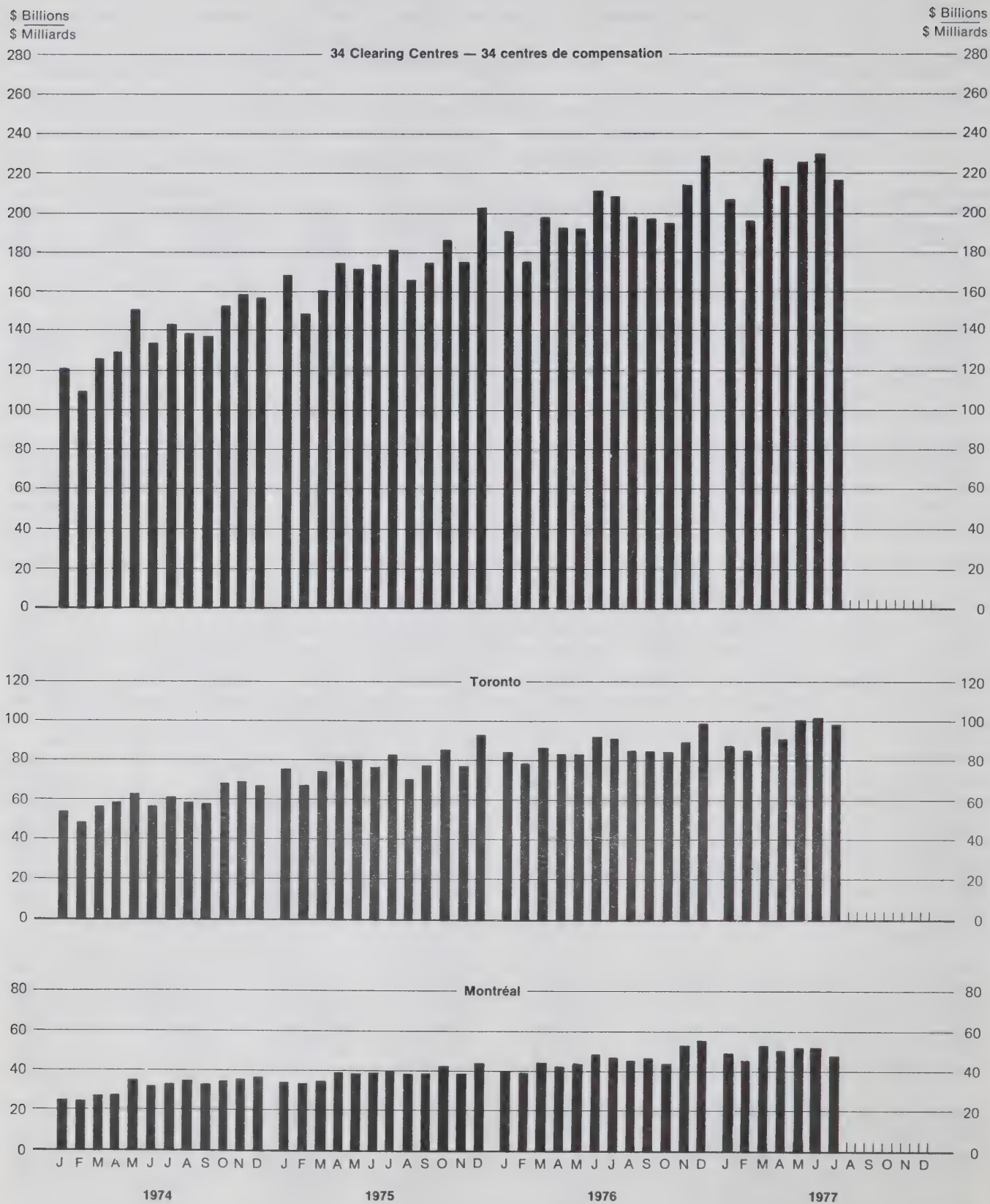
	Current(1) - Courant(1)			Savings - Épargne		
	Cheques cashed	Deposits(2)	Turnover	Cheques cashed	Deposits(2)	Turnover
	- Chèques encaissés	- Dépôts(2)	- Rotation	- Chèques encaissés	- Dépôts(2)	- Rotation
	thousands of dollars - milliers de dollars			thousands of dollars - milliers de dollars		
1971 .....	885,371,891	7,715,954	114.75	34,090,452	22,798,922	1.50
1972 .....	1,028,679,510	9,095,564	113.10	38,253,735	26,201,294	1.46
1973 .....	1,325,656,531	10,214,452	129.78	44,318,965	29,464,452	1.50
1974 .....	1,641,157,509	11,124,141	147.53	57,622,225	38,269,960	1.51
1975 .....	2,074,332,993	13,131,134	157.97	64,194,432	44,540,450	1.44
1976 .....	2,403,265,501	13,912,083	172.75	66,333,722	53,798,772	1.23
1976						
July - Juillet .....	208,642,737	14,235,501	175.88	5,550,463	54,585,962	1.22
August - Août .....	197,994,036	13,915,307	170.74	5,230,741	55,373,920	1.13
September - Septembre	197,046,319	14,085,936	167.87	5,063,112	56,136,717	1.08
October - Octobre ...	195,915,053	13,946,207	168.57	5,175,061	57,387,706	1.08
November - Novembre	212,876,131	13,844,296	184.52	7,175,503	57,861,307	1.49
December - Décembre	229,662,256	14,167,900	194.52	5,719,338	57,886,304	1.19
1977						
January - Janvier ...	206,433,460	14,269,027	173.61	5,416,808	58,329,978	1.11
February - Février ..	196,664,766	14,202,960	166.16	5,497,748	59,268,202	1.11
March - Mars .....	227,247,284	14,335,328	190.23	5,815,295	60,386,423	1.16
April - Avril .....	214,850,524	14,691,359	175.49	5,237,091	61,889,604	1.02
May - Mai .....	223,666,197	15,063,902	178.17	7,144,140	63,087,975	1.36
June - Juin .....	226,842,419	15,560,976	174.93	6,923,542	63,720,137	1.30
July - Juillet .....	215,455,913	15,608,340	165.65	6,320,196	64,351,418	1.18

(1) Includes cheques cashed against personal chequing accounts. - Comprend les chèques tirés sur les comptes chèques personnels. (2) Average deposits for the year. - Moyenne des dépôts de l'année. Note: Turnover in the monthly section reflects turnover on an annual basis. - Note: La rotation dans la section mensuelle est calculée sur une base annuelle.



## Value of Cheques Cashed in Canada

### Valeur des chèques encaissés au Canada











# Statistics Canada Statistique Canada

Price: 30 cents, \$3.00 a year

## CHEQUES CASHED

AUGUST - 1977 - AOÛT

With the advent of centralized data processing, Bank Clearing Houses as they were known have been closed down. The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it would be incorrect to assume that this comparison will remain valid through time. An examination is currently underway in an attempt to establish boundaries that can be more precisely defined.

The value of cheques cashed in the 50 clearing centres in August totalled \$225,533 million, 11.0% above the value for the corresponding month of 1976. Payments in 8 of the 10 provinces rose in the comparison. Debits increased in Prince Edward Island by 13.7%, New Brunswick by 18.7%, Quebec by 10.4%, Ontario by 10.2%, Manitoba by 8.2%, Saskatchewan by 13.0%, Alberta by 17.4%, British Columbia by 15.7%. Debits decreased in Newfoundland by 6.0% and Nova Scotia by 1.6%.

### The Centres:

Forty-two of the fifty centres showed a higher value of cheques cashed than in August of 1976. In respect of the major centres, payments increased in Montreal by 13.4%, Toronto by 12.1%, Winnipeg by 8.2% and Vancouver by 14.4%.

### Deposit Turnover:

The turnover ratio of current deposits (compiled on an annual basis) was 174.14 compared with 170.74 for August 1976. The turnover ratio of savings accounts was 1.15 compared with the August 1976 ratio of 1.13.

Business Finance Division

October - 1977 - Octobre  
5-4404-509

Prix: 30 cents, \$3.00 par année

## CHEQUES ENCAISSÉS

L'avènement du traitement centralisé des données a fait disparaître les chambres de compensation bancaires dans leur ancienne forme. Les chiffres se rapportant au débit des comptes personnels continuent de rendre compte des données qui correspondent aux anciens centres, mais il serait inexact d'en conclure que cette comparaison sera toujours valable. On étudie actuellement le problème afin d'essayer de déterminer des limites plus précises.

La valeur des chèques encaissés dans 50 centres de compensation en août s'élevait à 225,533 millions de dollars soit 11.0 % de plus qu'en août 1976. Les comparaisons pour le mois d'août montrent que les versements ont augmenté dans 8 des 10 provinces. Les débits ont augmenté de 13.7 % dans l'Île-du-Prince-Édouard, de 18.7 % au Nouveau-Brunswick, de 10.4 % au Québec, de 10.2 % en Ontario, de 8.2 % au Manitoba, de 13.0 % en Saskatchewan, de 17.4 % en Alberta et de 15.7 % en Colombie-Britannique. Les débits ont accusé une baisse de 6.0 % à Terre-Neuve et de 1.6 % en Nouvelle-Écosse.

### Les centres:

Quarante-deux des cinquante centres ont enregistré une valeur totale de chèques encaissés supérieure à celle du mois d'août 1976. Pour ce qui est des grands centres, les versements ont augmenté de 13.4 % à Montréal, de 12.1 % à Toronto, de 8.2 % à Winnipeg et de 14.4 % à Vancouver.

### Volumes des transactions:

Le taux de transactions sur comptes courants (calculé sur une base annuelle) était de 174.14 comparativement à 170.74 en août 1976. Le taux de transactions sur comptes d'épargne était de 1.15 comparativement à 1.13 en août 1976.

Division des finances des entreprises

TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	August - Août			First eight months — Huit premiers mois		
	1976	1977	<u>1977</u> <u>1976</u>	1976	1977	<u>1977</u> <u>1976</u>
	thousands of dollars — milliers de dollars	thousands of dollars — milliers de dollars		thousands of dollars — milliers de dollars	thousands of dollars — milliers de dollars	
Newfoundland — Terre-Neuve:						
St. John's — Saint-Jean .....	1,477,275	1,388,623	0.94	10,211,148	11,313,101	1.11
Prince Edward Island — Île-du-Prince-Édouard:						
Charlottetown .....	174,828	198,901	1.14	1,414,278	1,387,216	0.98
Nova Scotia — Nouvelle-Écosse:						
Glace Bay .....	19,198	24,854	1.29	144,847	149,656	1.03
Halifax .....	1,920,491	1,876,124	0.98	13,311,174	15,167,759	1.14
Sydney .....	144,603	150,150	1.04	1,191,701	1,139,556	0.96
Total — 3 centres .....	2,084,292	2,051,128	0.98	14,647,722	16,456,971	1.12
New Brunswick — Nouveau-Brunswick:						
Fredericton .....	497,171	615,076	1.24	3,871,602	4,139,941	1.07
Moncton .....	297,111	308,511	1.04	4,118,383	2,253,492	0.55
Saint John — Saint-Jean .....	524,467	641,562	1.22	4,148,575	4,708,164	1.13
Total — 3 centres .....	1,318,749	1,565,149	1.19	12,138,560	11,101,597	0.91
Québec:						
Chicoutimi .....	222,343	237,893	1.07	1,657,962	1,716,758	1.04
Drummondville .....	112,035	114,269	1.02	887,202	964,026	1.09
Granby .....	147,649	170,410	1.15	1,124,051	1,192,276	1.06
Montréal .....	44,978,044	51,008,282	1.13	349,635,611	399,509,273	1.14
Québec .....	8,096,575	7,575,782	0.94	62,944,319	56,698,117	0.90
St-Hyacinthe .....	178,411	226,945	1.27	1,471,030	1,698,806	1.15
Shawinigan .....	44,414	51,794	1.17	377,906	420,584	1.11
Sherbrooke .....	290,751	322,469	1.11	2,219,742	2,452,101	1.10
Trois-Rivières .....	177,404	186,463	1.05	1,359,185	1,373,796	1.01
Valleyfield .....	68,258	80,942	1.19	542,648	644,410	1.19
Total — 10 centres .....	54,315,884	59,975,249	1.10	422,219,656	466,670,147	1.11
Ontario:						
Brantford .....	362,449	403,170	1.11	2,881,238	3,044,951	1.06
Chatham .....	582,058	603,450	1.04	4,452,316	3,997,216	0.90
Cornwall .....	140,107	174,121	1.24	1,172,194	1,212,030	1.03
Guelph .....	263,607	270,319	1.03	1,932,753	2,240,180	1.16
Hamilton .....	3,058,776	3,167,719	1.04	23,189,789	23,824,113	1.03
Kingston .....	292,387	318,758	1.09	2,292,524	2,359,081	1.03
Kitchener .....	819,220	766,344	0.94	6,758,766	6,313,830	0.93
London .....	2,210,949	2,086,624	0.94	17,455,002	20,618,971	1.18
Niagara Falls .....	195,150	203,506	1.04	1,371,000	1,499,149	1.09
Oshawa .....	1,314,696	1,433,554	1.09	11,841,103	12,956,215	1.09
Ottawa .....	3,883,290	3,535,876	0.91	25,615,219	29,492,446	1.15
Peterborough .....	207,074	301,303	1.46	1,747,443	1,841,608	1.05
St. Catharines .....	613,476	513,181	0.84	5,858,186	5,148,114	0.88
Sarnia .....	383,632	517,674	1.35	2,704,518	3,643,962	1.35
Sault Ste. Marie .....	933,081	975,150	1.05	8,170,619	11,364,372	1.39
Sudbury .....	276,201	353,585	1.28	2,208,676	2,448,554	1.11
Thunder Bay .....	384,151	495,313	1.29	2,989,639	3,503,336	1.17
Timmins .....	118,895	139,784	1.18	937,847	1,050,624	1.12
Toronto .....	84,962,284	95,279,218	1.12	683,333,929	755,752,603	1.11
Windsor .....	1,217,406	1,068,784	0.88	10,907,181	11,205,239	1.03
Total — 20 centres .....	102,218,889	112,607,433	1.10	817,819,942	903,516,594	1.10
Manitoba:						
Brandon .....	119,484	132,662	1.11	869,629	1,004,742	1.16
Winnipeg .....	7,998,709	8,651,446	1.08	67,355,517	70,759,141	1.05
Total — 2 centres .....	8,118,193	8,784,108	1.08	68,225,146	71,763,883	1.05



TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	August - Août			First eight months - Huit premiers mois		
	1976	1977	1977 1976	1976	1977	1977 1976
	thousands of dollars - milliers de dollars			thousands of dollars - milliers de dollars		
Saskatchewan:						
Moose Jaw .....	77,944	95,733	1.23	693,125	736,245	1.06
Prince Albert .....	92,424	118,942	1.29	735,666	835,640	1.14
Regina .....	1,991,990	2,243,692	1.13	16,564,522	18,124,027	1.09
Saskatoon .....	566,491	625,714	1.10	4,685,813	5,675,115	1.21
Total - 4 centres .....	2,728,849	3,084,081	1.13	22,679,126	25,371,027	1.12
Alberta:						
Calgary .....	8,208,111	9,250,915	1.13	66,493,819	75,246,824	1.13
Edmonton .....	6,537,646	8,082,263	1.24	45,603,477	54,611,065	1.20
Lethbridge .....	250,153	273,481	1.09	2,041,737	2,216,672	1.09
Medicine Hat .....	111,353	123,021	1.10	892,402	968,567	1.09
Total - 4 centres .....	15,107,263	17,729,680	1.17	115,031,435	133,043,128	1.16
British Columbia - Colombie-Britannique:						
Vancouver .....	12,635,406	14,451,023	1.14	105,130,894	114,989,527	1.09
Victoria .....	3,045,149	3,697,279	1.21	21,448,543	23,434,846	1.09
Total - 2 centres .....	15,680,555	18,148,302	1.16	126,579,437	138,424,373	1.09
Total - 50 centres .....	203,224,777	225,532,654	1.11	1,610,966,450	1,779,048,037	1.10

TABLE 2. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 2. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years - Années représentatives	Canada	Atlantic Provinces - Provinces de l'Atlantique	Québec	Ontario	Prairie Provinces - Provinces des Prairies	British Columbia - Colombie- Britannique
	thousands of dollars - milliers de dollars					
1924 .....	17,004,191(1)	402,621	5,102,508	6,721,054	3,661,658	1,116,350
1925 .....	17,150,784	366,736	5,303,459	6,872,567	3,414,416	1,193,606
1929 .....	30,506,539	530,148	10,699,165	12,415,540	4,874,468	1,987,218
1930 .....	24,920,762	466,590	8,822,001	10,017,924(2)	4,015,450	1,598,797
1932 .....	25,844,288	519,171	7,766,200	11,258,872	4,797,206(3)	1,502,839
1935 .....	20,258,839	362,817	5,796,513	9,190,900	3,825,951	1,082,658
1940 .....	22,081,946	535,511	6,564,657	9,685,473	3,896,785	1,399,521
1945 .....	42,812,901	950,350	12,195,168	19,669,618(4)	7,296,903	2,700,862
1950 .....	62,174,493	1,684,993(5)	17,781,534	26,781,881(6)	10,648,380	5,277,705
1955 .....	107,201,485	2,903,967	31,576,346	48,355,839	16,167,225	8,198,108
1960 .....	177,829,307	3,586,662	52,790,701	83,461,608	26,091,341	11,898,996
1965 .....	308,658,813	6,082,155	93,450,458	144,231,977	43,839,445	21,054,778
1967 .....	374,865,862	8,430,764	117,292,162	167,333,142	54,849,497	26,960,297
1968 .....	400,332,383	9,419,862	116,081,124	187,227,496	58,212,145	29,391,756
1969 .....	464,071,897	10,914,577	128,889,182	225,322,392	62,733,343	36,212,403
1970 .....	510,756,294	12,645,430	133,245,974	258,263,019(7)	69,869,620	36,732,251
1971 .....	565,971,711	13,036,865	148,038,424	290,941,211	72,287,072	41,668,139
1972 .....	672,070,638	14,423,178	176,542,120	349,114,955	81,722,383	50,268,002
1973 .....	858,873,482	16,330,502	211,124,999	466,856,299	99,355,965	65,205,717
1974 .....	1,051,010,668 <sup>F</sup>	21,205,921	271,005,836	534,841,907	138,327,995	85,629,009
1975 .....	1,347,165,294	24,640,088	351,397,880	697,558,567	167,310,437	106,258,322
1976 .....	1,571,241,752	31,789,280	414,799,672	792,137,656	205,935,707	126,579,437
1977 .....	1,733,439,090	33,442,516	458,659,491	872,734,672	230,178,038	138,424,373

(1) Original 31 centres. - À l'origine, 31 centres. (2) Includes Sarnia as of January 1926 and Sudbury as of September 1929. - Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929. (3) Weyburn branches absorbed by Imperial Bank, May 1931. - Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931. (4) St. Catharines data added as of May 1941. - Données sur St. Catharines ajoutées à partir de mai 1941. (5) St. John's, Newfoundland, data added as of April 1949. - Données sur Saint-Jean, Terre-Neuve, ajoutées à partir d'avril 1949. (6) Cornwall data added as of May 1950. - Données sur Cornwall ajoutées à partir de mai 1950. (7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure. - En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William. <sup>F</sup> Revised figures. - Nombres rectifiés.



TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	August - Août					
	Current - Courant		Savings - Épargne		Personal chequing - Chèques personnels	
	1976	1977	1976	1977	1976	1977
	thousands of dollars - milliers de dollars					
Newfoundland - Terre-Neuve:						
St. John's - Saint-Jean .....	1,402,628	1,292,463	44,709	59,975	29,938	36,185
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown .....	156,389	177,806	7,618	9,308	10,821	11,787
Nova Scotia - Nouvelle-Écosse:						
Glace Bay .....	15,326	20,599	2,040	2,186	1,832	2,069
Halifax .....	1,797,801	1,728,808	50,122	62,305	72,568	85,011
Sydney .....	130,054	133,580	6,078	6,752	8,471	9,818
Total - 3 centres .....	1,943,181	1,882,987	58,240	71,243	82,871	96,898
New Brunswick - Nouveau-Brunswick:						
Fredericton .....	459,995	569,119	20,730	23,994	16,446	21,963
Moncton .....	258,279	269,475	13,799	15,230	25,033	23,806
Saint John - Saint-Jean .....	476,141	590,375	27,758	25,649	20,568	25,538
Total - 3 centres .....	1,194,415	1,428,969	62,287	64,873	62,047	71,307
Québec:						
Chicoutimi .....	204,243	215,903	11,203	14,030	6,897	7,960
Drummondville .....	104,126	103,832	5,763	7,971	2,146	2,466
Granby .....	136,176	159,397	7,323	6,814	4,150	4,199
Montréal .....	43,361,739	49,130,558	1,189,597	1,473,078	426,708	404,646
Québec .....	7,821,613	7,186,818	232,370	352,744	42,592	36,220
St-Hyacinthe .....	162,951	207,855	12,887	14,754	2,573	4,336
Shawinigan .....	38,439	44,838	4,151	4,836	1,824	2,120
Sherbrooke .....	261,555	289,831	18,532	19,252	10,664	13,386
Trois-Rivières .....	161,765	164,871	10,334	15,012	5,305	6,580
Valleyfield .....	60,374	71,964	5,524	6,263	2,360	2,715
Total - 10 centres .....	52,312,981	57,575,867	1,497,684	1,914,754	505,219	484,628
Ontario:						
Brantford .....	324,553	364,099	22,679	21,165	15,217	17,906
Chatham .....	556,745	571,666	12,973	17,012	12,340	14,772
Cornwall .....	121,975	151,355	10,682	13,836	7,450	8,930
Guelph .....	227,927	229,236	20,187	22,772	15,493	18,311
Hamilton .....	2,812,756	2,874,016	145,310	174,294	100,710	119,409
Kingston .....	231,898	245,765	29,567	35,609	30,922	37,384
Kitchener .....	746,172	681,630	37,930	45,426	35,118	39,288
London .....	2,074,637	1,923,957	71,070	82,766	65,242	79,901
Niagara Falls .....	168,410	170,927	15,242	18,266	11,498	14,313
Oshawa .....	1,260,534	1,369,635	32,469	38,883	21,693	25,036
Ottawa .....	3,525,914	3,128,605	177,150	201,048	180,226	206,223
Peterborough .....	169,777	248,150	19,049	22,036	18,248	31,117
St. Catharines .....	561,448	456,363	29,131	29,455	22,897	27,363
Sarnia .....	335,562	469,088	23,564	27,260	24,506	21,326
Sault Ste. Marie .....	895,797	933,149	21,688	23,842	15,596	18,159
Sudbury .....	221,072	286,648	31,424	37,770	23,705	29,167
Thunder Bay .....	325,257	415,716	30,879	44,268	28,015	35,329
Timmins .....	99,825	117,368	12,190	13,683	6,880	8,733
Toronto .....	82,621,358	92,552,879	1,626,109	1,858,106	714,817	868,233
Windsor .....	1,066,396	931,788	107,568	85,126	43,442	51,870
Total - 20 centres .....	98,348,013	108,122,040	2,476,861	2,812,623	1,394,015	1,672,770
Manitoba:						
Brandon .....	92,947	101,894	13,684	16,286	12,853	14,482
Winnipeg .....	7,683,514	8,274,889	152,302	184,034	162,893	192,523
Total - 2 centres .....	7,776,461	8,376,783	165,986	200,320	175,746	207,005

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	August - Août					
	Current - Courant		Savings - Épargne		Personal chequing - Chèques personnels	
	1976	1977	1976	1977	1976	1977
	thousands of dollars - milliers de dollars					
Saskatchewan:						
Moose Jaw .....	57,908	72,865	8,226	9,359	11,810	13,509
Prince Albert .....	76,067	100,402	5,862	6,235	10,495	12,305
Regina .....	1,889,991	2,140,883	48,064	42,931	53,935	59,878
Saskatoon .....	485,929	537,803	32,024	30,386	48,538	57,525
Total - 4 centres .....	2,509,895	2,851,953	94,176	88,911	124,778	143,217
Alberta:						
Calgary .....	7,759,388	8,740,244	160,068	192,281	288,655	318,390
Edmonton .....	6,125,024	7,592,446	148,913	197,389	263,709	292,428
Lethbridge .....	207,603	227,164	13,628	15,086	28,922	31,231
Medicine Hat .....	88,223	99,054	8,460	8,706	14,670	15,261
Total - 4 centres .....	14,180,238	16,658,908	331,069	413,462	595,956	657,310
British Columbia - Colombie-Britannique:						
Vancouver .....	11,790,413	13,456,160	407,203	473,392	437,790	521,471
Victoria .....	2,880,495	3,520,133	84,908	88,688	79,746	88,458
Total - 2 centres .....	14,670,908	16,976,293	492,111	562,080	517,536	609,929
Total - 50 centres .....	194,495,109	215,344,069	5,230,741	6,197,549	3,498,927	3,991,036

TABLE 4. Cheques Cashed Against Current and Savings Accounts

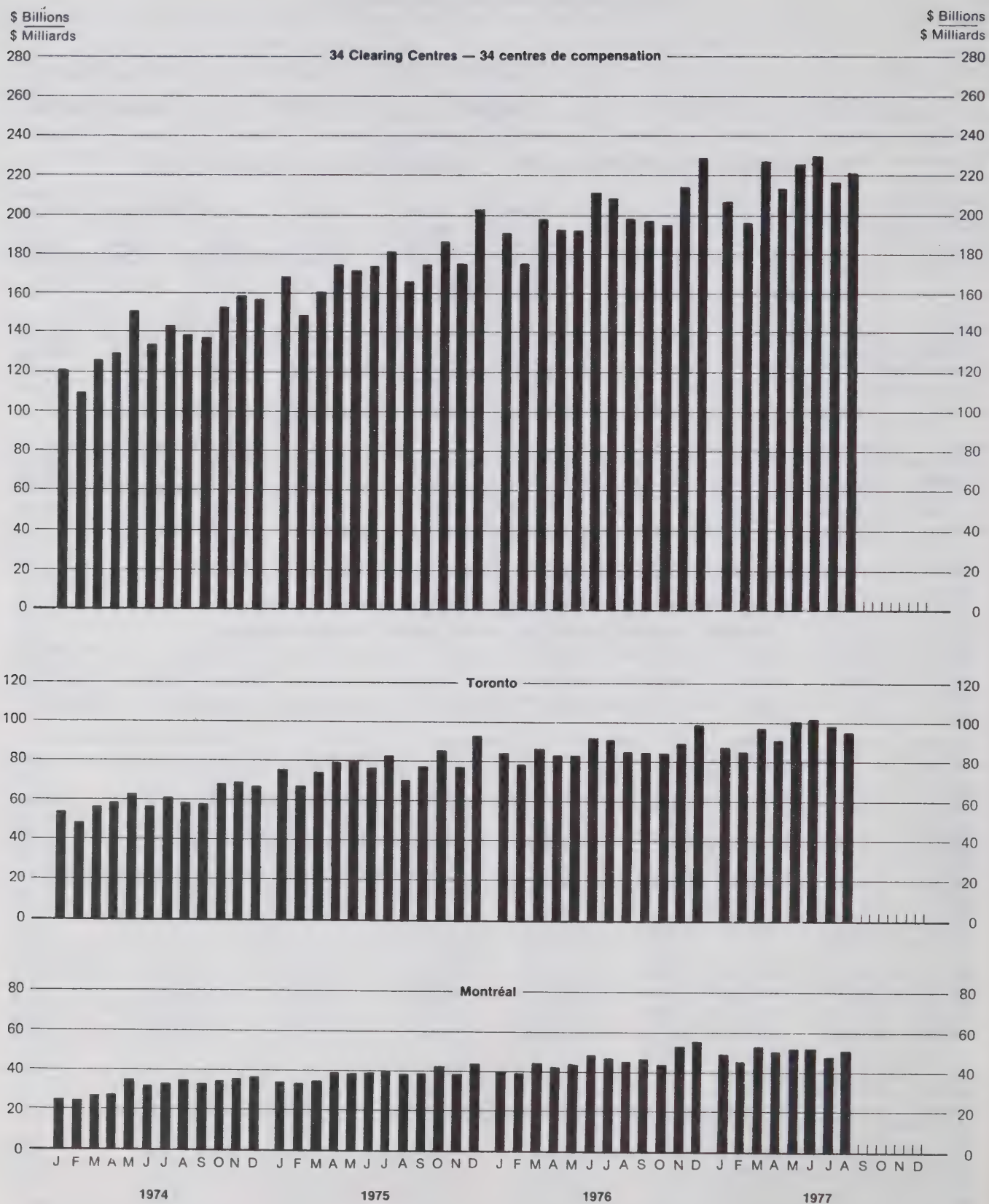
TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) - Courant(1)			Savings - Épargne		
	Cheques cashed - Chèques encaissés	Deposits(2) - Dépôts(2)	Turnover - Rotation	Cheques cashed - Chèques encaissés	Deposits(2) - Dépôts(2)	Turnover - Rotation
	thousands of dollars - milliers de dollars			thousands of dollars - milliers de dollars		
1971 .....	885,371,891	7,715,954	114.75	34,090,452	22,798,922	1.50
1972 .....	1,028,679,510	9,095,564	113.10	38,253,735	26,201,294	1.46
1973 .....	1,325,656,531	10,214,452	129.78	44,318,965	29,464,452	1.50
1974 .....	1,641,157,509	11,124,141	147.53	57,622,225	38,269,960	1.51
1975 .....	2,074,332,993	13,131,134	157.97	64,194,432	44,540,450	1.44
1976 .....	2,403,265,501	13,912,083	172.75	66,333,722	53,798,772	1.23
1976						
August - Août .....	197,994,036	13,915,307	170.74	5,230,741	55,373,920	1.13
September - Septembre .....	197,046,319	14,085,936	167.87	5,063,112	56,136,717	1.08
October - Octobre ...	195,915,053	13,946,207	168.57	5,175,061	57,387,706	1.08
November - Novembre .....	212,876,131	13,844,296	184.52	7,175,503	57,861,307	1.49
December - Décembre .....	229,662,256	14,167,900	194.52	5,719,338	57,886,304	1.18
1977						
January - Janvier ...	206,433,460	14,269,027	173.61	5,416,808	58,329,978	1.11
February - Février ..	196,664,766	14,202,960	166.16	5,497,748	59,268,202	1.11
March - Mars .....	227,334,284	14,335,328	190.30	5,815,295	60,386,423	1.16
April - Avril .....	214,850,524	14,691,359	175.49	5,237,091	61,889,604	1.02
May - Mai .....	223,666,197	15,063,902	178.17	7,144,140	63,087,975	1.36
June - Juin .....	226,842,419	15,560,976	174.93	6,923,542	63,720,137	1.30
July - Juillet .....	215,455,913	15,608,340	165.65	6,320,196	64,351,418	1.18
August - Août .....	219,335,105	15,114,343	174.14	6,197,549	64,904,191	1.15

(1) Includes cheques cashed against personal chequing accounts. - Comprend les chèques tirés sur les comptes chèques personnels. (2) Average deposits for the year. - Moyenne des dépôts de l'année. Note: Turnover in the monthly section reflects turnover on an annual basis. - Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.

# Value of Cheques Cashed in Canada

## Valeur des chèques encaissés au Canada











# Statistics Canada Statistique Canada

Price: 30 cents, \$3.00 a year

Prix: 30 cents, \$3.00 par année

CHEQUES CASHEDCHÈQUES ENCAISSÉS

SEPTEMBER - 1977 - SEPTEMBRE

With the advent of centralized data processing, Bank Clearing Houses as they were known have been closed down. The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it would be incorrect to assume that this comparison will remain valid through time. An examination is currently underway in an attempt to establish boundaries that can be more precisely defined.

The value of cheques cashed in the 50 clearing centres in September totalled \$234,182 million, 15.9% above the value for the corresponding month of 1976. Payments in 9 of the 10 provinces rose in the comparison. Debits increased in Newfoundland by 3.8%, Prince Edward Island by 9.6%, Nova Scotia by 10.0%, New Brunswick by 0.1%, Quebec by 12.5%, Ontario by 20.7%, Manitoba by 0.1%, Alberta by 23.9% and British Columbia by 6.4%. Debits decreased in Saskatchewan by 9.0%.

The Centres:

Thirty-five of the fifty centres showed a higher value of cheques cashed than in September of 1976. In respect of the major centres, payments increased in Montreal by 11.6%, Toronto by 24.0%, and Vancouver by 10.2%. Payments decreased in Winnipeg by 0.2%.

Deposit Turnover:

The turnover ratio of current deposits (compiled on an annual basis) was 179.67 compared with 167.87 for September 1976. The turnover ratio of savings accounts was 1.14 compared with the September 1976 ratio of 1.08.

Business Finance Division

L'avènement du traitement centralisé des données a fait disparaître les chambres de compensation bancaires dans leur ancienne forme. Les chiffres se rapportant au débit des comptes personnels continuent de rendre compte des données qui correspondent aux anciens centres, mais il serait inexact d'en conclure que cette comparaison sera toujours valable. On étudie actuellement le problème afin d'essayer de déterminer des limites plus précises.

La valeur des chèques encaissés dans 50 centres de compensation en septembre s'élevait à \$234,182 millions de dollars soit 15.9 % de plus qu'en septembre 1976. Les comparaisons pour le mois de septembre montrent que les versements ont augmenté dans 9 des 10 provinces. Les débits ont augmenté de 3.8 % en Terre-Neuve, de 9.6 % dans l'Île-du-Prince-Édouard, de 10.0 % en Nouvelle Écosse, de 0.1 % au Nouveau Brunswick, de 12.5 % au Québec, de 20.7 % en Ontario, de 0.1 % au Manitoba, de 23.9 % en Alberta, de 6.4 % en Colombie-Britannique. Les débits ont accusé une baisse de 9.0 % en Saskatchewan.

Les centres:

Trente-cinq des cinquante centres ont enregistré une valeur totale de chèques encaissés supérieure à celle du mois de septembre 1976. Pour ce qui est des grands centres, les versements ont augmenté de 11.6 % à Montréal, de 24.0 % à Toronto, et de 10.2 % à Vancouver. Les versements ont baissé de 0.2 % à Winnipeg.

Volumes des transactions:

Le taux de transactions sur comptes courants (calculé sur une base annuelle) était de 179.67 comparativement à 167.87 en septembre 1976. Le taux de transactions sur comptes d'épargne était de 1.14 comparativement à 1.08 en septembre 1976.

Division des finances des entreprises



TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	September - Septembre			First nine months - Neuf premiers mois		
	1976	1977	<u>1977</u> 1976	1976	1977	<u>1977</u> 1976
	thousands of dollars - milliers de dollars			thousands of dollars - milliers de dollars		
Newfoundland - Terre-Neuve:						
St. John's - Saint-Jean .....	1,484,484	1,541,161	1.04	11,695,632	12,854,262	1.10
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown .....	180,261	197,499	1.10	1,594,539	1,584,715	0.99
Nova Scotia - Nouvelle-Écosse:						
Glace Bay .....	17,216	18,292	1.06	162,063	167,948	1.04
Halifax .....	1,704,513	1,810,096	1.06	15,015,687	16,977,855	1.13
Sydney .....	126,253	203,520	1.61	1,317,954	1,343,076	1.02
Total - 3 centres .....	1,847,982	2,031,908	1.10	16,495,704	18,488,879	1.12
New Brunswick - Nouveau-Brunswick:						
Fredericton .....	480,155	461,683	0.96	4,351,757	4,601,624	1.06
Moncton .....	287,716	285,069	0.99	4,406,099	2,538,561	0.58
Saint John - Saint-Jean .....	574,671	598,708	1.04	4,723,246	5,306,872	1.12
Total - 3 centres .....	1,342,542	1,345,460	1.00	13,481,102	12,447,057	0.92
Québec:						
Chicoutimi .....	200,767	237,633	1.18	1,858,729	1,954,391	1.05
Drummondville .....	119,334	113,998	0.96	1,006,536	1,078,024	1.07
Granby .....	143,899	171,166	1.19	1,267,950	1,363,442	1.08
Montréal .....	46,566,633	51,957,867	1.12	396,202,244	451,467,140	1.14
Québec .....	5,813,588	6,956,114	1.20	68,757,907	63,654,231	0.93
St-Hyacinthe .....	208,924	248,417	1.19	1,679,954	1,947,223	1.16
Shawinigan .....	46,013	53,359	1.16	423,919	473,943	1.12
Sherbrooke .....	290,942	303,478	1.04	2,510,684	2,755,579	1.10
Trois-Rivières .....	166,889	191,856	1.15	1,526,074	1,565,652	1.03
Valleyfield .....	70,247	80,537	1.15	612,895	724,947	1.18
Total - 10 centres .....	53,627,236	60,314,425	1.12	475,846,892	526,984,572	1.11
Ontario:						
Brantford .....	346,922	402,477	1.16	3,228,160	3,447,428	1.07
Chatham .....	657,047	637,888	0.97	5,109,363	4,635,104	0.91
Cornwall .....	143,377	159,878	1.12	1,315,571	1,371,908	1.04
Guelph .....	291,006	286,823	0.99	2,223,759	2,527,003	1.14
Hamilton .....	2,725,364	2,890,315	1.06	25,915,153	26,714,428	1.03
Kingston .....	317,297	304,199	0.96	2,609,821	2,663,280	1.02
Kitchener .....	675,341	743,854	1.10	7,434,107	7,057,684	0.95
London .....	2,359,979	2,212,346	0.94	19,814,981	22,831,317	1.15
Niagara Falls .....	202,349	221,327	1.09	1,573,349	1,720,476	1.09
Oshawa .....	1,172,435	1,141,998	0.97	13,013,538	14,098,213	1.08
Ottawa .....	3,078,065	3,660,297	1.19	28,693,284	33,152,743	1.16
Peterborough .....	347,494	295,011	0.85	2,094,937	2,136,619	1.02
St. Catharines .....	602,763	531,463	0.88	6,460,949	5,679,577	0.88
Sarnia .....	339,309	542,923	1.60	3,043,827	4,186,885	1.38
Sault Ste. Marie .....	1,028,896	1,056,407	1.03	9,199,515	12,420,779	1.35
Sudbury .....	292,728	340,743	1.16	2,501,404	2,789,297	1.12
Thunder Bay .....	416,490	421,506	1.01	3,406,129	3,924,842	1.15
Timmins .....	125,160	137,299	1.10	1,063,007	1,187,923	1.12
Toronto .....	84,779,187	105,143,941	1.24	768,113,116	860,896,544	1.12
Windsor .....	1,509,037	1,297,782	0.86	12,416,218	12,503,021	1.01
Total - 20 centres .....	101,410,246	122,428,477	1.21	919,230,188	1,025,945,071	1.12
Manitoba:						
Brandon .....	114,670	140,213	1.22	984,299	1,144,955	1.16
Winnipeg .....	8,527,638	8,508,275	1.00	75,883,155	79,267,416	1.04
Total - 2 centres .....	8,642,308	8,648,488	1.00	76,867,454	80,412,371	1.05

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABEAU 1. Chèques tirés sur les comptes individuels - fin

	September - Septembre			First nine months - Neuf premiers mois		
	1976	1977	$\frac{1977}{1976}$	1976	1977	$\frac{1977}{1976}$
	thousands of dollars - milliers de dollars			thousands of dollars - milliers de dollars		
Saskatchewan:						
Moose Jaw .....	80,531	96,099	1.19	773,656	832,344	1.08
Prince Albert .....	97,964	116,340	1.19	833,630	951,980	1.14
Regina .....	2,321,254	2,012,018	0.87	18,885,776	20,136,045	1.07
Saskatoon .....	587,164	583,922	0.99	5,272,977	6,259,037	1.19
Total - 4 centres .....	3,086,913	2,808,379	0.91	25,766,039	28,179,406	1.09
Alberta:						
Calgary .....	7,898,912	9,317,710	1.18	74,392,731	84,564,534	1.14
Edmonton .....	5,643,106	7,498,889	1.33	51,246,583	62,109,954	1.21
Lethbridge .....	252,068	293,962	1.17	2,293,805	2,510,634	1.09
Medicine Hat .....	115,234	121,617	1.06	1,007,636	1,090,184	1.08
Total - 4 centres .....	13,909,320	17,232,178	1.24	128,940,755	150,275,306	1.17
British Columbia - Colombie-Britannique:						
Vancouver .....	13,450,932	14,821,146	1.10	118,581,826	129,810,673	1.09
Victoria .....	3,127,207	2,813,212	0.90	24,575,750	26,248,058	1.07
Total - 2 centres .....	16,578,139	17,634,358	1.06	143,157,576	156,058,731	1.09
Total - 50 centres .....	202,109,431	234,182,333	1.16	1,813,075,881	2,013,230,370	1.11

TABLE 2. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABEAU 2. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years - Années représentatives	Canada	Atlantic provinces - Provinces de l'Atlantique	Québec	Ontario	Prairie Provinces - Provinces des Prairies	British Columbia - Colombie- Britannique
	thousands of dollars - milliers de dollars					
1924 .....	19,202,604(1)	445,776	5,725,400	7,704,396	4,071,267	1,255,765
1925 .....	19,346,701	415,611	5,979,550	7,765,533	3,850,626	1,335,381
1929 .....	33,976,109	590,226	11,946,822	13,804,420	5,424,023	2,210,618
1930 .....	27,887,943	523,889	9,756,360	11,239,311	4,583,278	1,785,105
1932 .....	18,926,189	395,867	5,758,164	8,269,208	3,372,175(2)	1,130,775
1935 .....	22,684,735	409,535	6,498,154	10,173,299	4,389,716	1,214,031
1940 .....	24,653,182	598,179	7,280,759	10,778,685	4,427,768	1,567,791
1945 .....	47,970,222	1,095,244	13,593,691	22,088,957(3)	8,158,326	3,034,004
1950 .....	70,921,289	1,912,962(4)	20,156,822	30,676,688(5)	12,169,870	6,004,947
1955 .....	120,837,068	3,288,488	35,593,296	54,481,921	18,195,250	9,278,113
1960 .....	199,415,402	4,059,454	59,068,261	93,220,988	29,669,372	13,397,327
1965 .....	348,637,297	6,856,973	105,569,261	162,086,944	49,741,326	24,382,793
1967 .....	418,493,971	9,433,066	129,990,473	187,214,517	61,524,870	30,331,045
1968 .....	451,278,305	10,539,425	131,894,468	209,847,396	65,595,099	33,401,917
1969 .....	523,357,238	12,478,006	145,233,527	253,031,470	71,444,956	41,169,279
1970 .....	578,646,206	14,228,352	150,809,406	292,350,586(6)	79,497,626	41,760,236
1971 .....	639,996,394	14,632,935	167,167,142	329,204,320	81,779,056	47,212,941
1972 .....	758,352,540	16,263,608	198,834,339	395,165,549	91,545,840	56,543,204
1973 .....	967,645,488	18,411,135	237,418,320	526,158,985	112,343,718	73,313,330
1974 .....	1,188,073,574 <sup>r</sup>	23,834,507	309,669,303	602,447,309	155,658,865 <sup>r</sup>	96,463,590
1975 .....	1,521,904,457 <sup>r</sup>	28,120,363	395,982,023	787,746,644	189,497,383 <sup>r</sup>	120,558,044
1976 .....	1,768,575,172	35,840,664	467,470,835	890,531,849	231,574,248	143,157,576
1977 .....	1,962,600,531	37,677,550	517,876,950	992,120,217	258,867,083	156,058,731

(1) Original 31 centres. - À l'origine, 31 centres. (2) Includes Sarnia as of January 1926 and Sudbury as of September 1929. - Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929. (3) Weyburn branches absorbed by Imperial Bank, May 1931. - Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931. (4) St. Catharines data added as of May 1941. - Données sur St. Catharines ajoutées à partir de mai 1941. (5) St. John's, Newfoundland, data added as of April 1949. - Données sur Saint-Jean, Terre-Neuve, ajoutées à partir d'avril 1949. (6) Cornwall data added as of May 1950. - Données sur Cornwall ajoutées à partir de mai 1950. (7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure. - En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William. <sup>r</sup> Revised figures. - Nombres rectifiés.

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	September - Septembre					
	Current - Courant		Savings - Épargne		Personal chequing - Chèques personnels	
	1976	1977	1976	1977	1976	1977
	thousands of dollars - milliers de dollars					
Newfoundland - Terre-Neuve:						
St. John's - Saint-Jean .....	1,395,228	1,452,743	59,760	54,735	29,496	33,683
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown .....	160,993	175,162	8,074	10,239	11,194	12,098
Nova Scotia - Nouvelle-Écosse:						
Glace Bay .....	13,089	14,115	2,292	2,107	1,835	2,070
Halifax .....	1,576,064	1,667,316	52,093	60,502	76,356	82,278
Sydney .....	111,142	187,649	6,415	7,465	8,696	8,406
Total - 3 centres .....	1,700,295	1,869,080	60,800	70,074	86,887	92,754
New Brunswick - Nouveau-Brunswick:						
Fredericton .....	440,685	417,213	21,902	23,156	17,568	21,314
Moncton .....	252,792	245,243	15,595	18,800	19,329	21,026
Saint John - Saint-Jean .....	532,901	549,858	21,854	25,018	19,916	23,832
Total - 3 centres .....	1,226,378	1,212,314	59,351	66,974	56,813	66,172
Québec:						
Chicoutimi .....	182,456	217,034	11,547	13,298	6,764	7,301
Drummondville .....	110,529	104,114	6,501	7,215	2,304	2,669
Granby .....	131,136	159,084	8,098	7,619	4,665	4,463
Montréal .....	44,962,121	50,055,207	1,194,513	1,430,517	409,999	472,143
Québec .....	5,605,877	6,645,510	176,127	271,822	31,584	38,782
St-Hyacinthe .....	194,287	230,246	11,924	14,046	2,713	4,125
Shawinigan .....	40,393	45,622	3,966	5,521	1,654	2,216
Sherbrooke .....	263,140	273,066	16,645	17,365	11,157	13,047
Trois-Rivières .....	151,653	171,018	9,651	14,424	5,585	6,414
Valleyfield .....	62,319	71,483	5,432	5,919	2,496	3,135
Total - 10 centres .....	51,703,911	57,972,384	1,444,404	1,787,746	478,921	554,295
Ontario:						
Brantford .....	312,684	364,231	17,823	20,248	16,415	17,998
Chatham .....	630,033	602,143	13,545	19,515	13,469	16,230
Cornwall .....	125,371	137,966	10,039	12,200	7,967	9,712
Guelph .....	253,394	241,388	20,550	25,924	17,062	19,511
Hamilton .....	2,472,909	2,589,063	146,916	182,175	105,539	119,077
Kingston .....	251,414	228,810	33,656	37,184	32,227	38,205
Kitchener .....	600,754	654,449	38,922	45,657	35,665	43,748
London .....	2,212,012	2,048,420	75,338	83,264	72,629	80,662
Niagara Falls .....	174,252	190,009	15,840	17,524	12,257	13,794
Oshawa .....	1,119,539	1,078,441	31,701	38,023	21,195	25,534
Ottawa .....	2,707,291	3,224,616	186,167	223,846	184,607	211,835
Peterborough .....	305,044	239,013	23,132	21,816	19,318	34,182
St. Catharines .....	549,841	471,229	27,734	31,210	25,188	29,024
Sarnia .....	287,155	493,989	28,677	26,600	23,477	22,334
Sault Ste. Marie .....	989,592	1,014,849	21,666	23,952	17,638	17,606
Sudbury .....	236,040	278,007	32,261	34,352	24,427	28,384
Thunder Bay .....	354,598	348,882	31,238	40,048	30,654	32,576
Timmins .....	104,450	115,457	13,953	13,742	6,757	8,100
Toronto .....	82,477,577	102,412,636	1,496,637	1,894,217	804,973	837,088
Windsor .....	1,332,088	1,155,768	72,928	90,157	104,021	51,857
Total - 20 centres .....	97,496,038	117,889,366	2,338,723	2,881,654	1,575,485	1,657,457
Manitoba:						
Brandon .....	89,177	107,682	13,307	18,277	12,186	14,254
Winnipeg .....	8,209,762	8,097,408	156,623	209,050	161,253	201,817
Total - 2 centres .....	8,298,939	8,205,090	169,930	227,327	173,439	216,071



TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	September - Septembre					
	Current - Courant		Savings - Épargne		Personal chequing - Chèques personnels	
	1976	1977	1976	1977	1976	1977
	thousands of dollars - milliers de dollars					
Saskatchewan:						
Moose Jaw .....	60,568	73,077	8,575	9,605	11,388	13,417
Prince Albert .....	81,786	97,118	5,931	7,464	10,247	11,758
Regina .....	2,213,200	1,905,779	53,419	46,463	54,635	59,776
Saskatoon .....	504,624	488,419	30,922	38,653	51,618	56,850
Total - 4 centres .....	2,860,178	2,564,393	98,847	102,185	127,888	141,801
Alberta:						
Calgary .....	7,478,592	8,774,077	153,707	186,231	266,613	357,402
Edmonton .....	5,260,841	7,009,922	155,527	197,909	226,738	291,058
Lethbridge .....	208,452	240,617	13,401	14,642	30,215	38,703
Medicine Hat .....	89,615	98,101	9,858	8,360	15,761	15,156
Total - 4 centres .....	13,037,500	16,122,717	332,493	407,142	539,327	702,319
British Columbia - Colombie-Britannique:						
Vancouver .....	12,419,551	13,710,429	410,663	526,010	620,718	584,707
Victoria .....	2,965,272	2,640,964	80,067	90,046	81,868	82,202
Total - 2 centres .....	15,384,823	16,351,393	490,730	616,056	702,586	666,909
Total - 50 centres .....	193,264,283	223,814,642	5,063,112	6,224,132	3,782,036	4,143,559

TABLE 4. Cheques Cashed Against Current and Savings Accounts

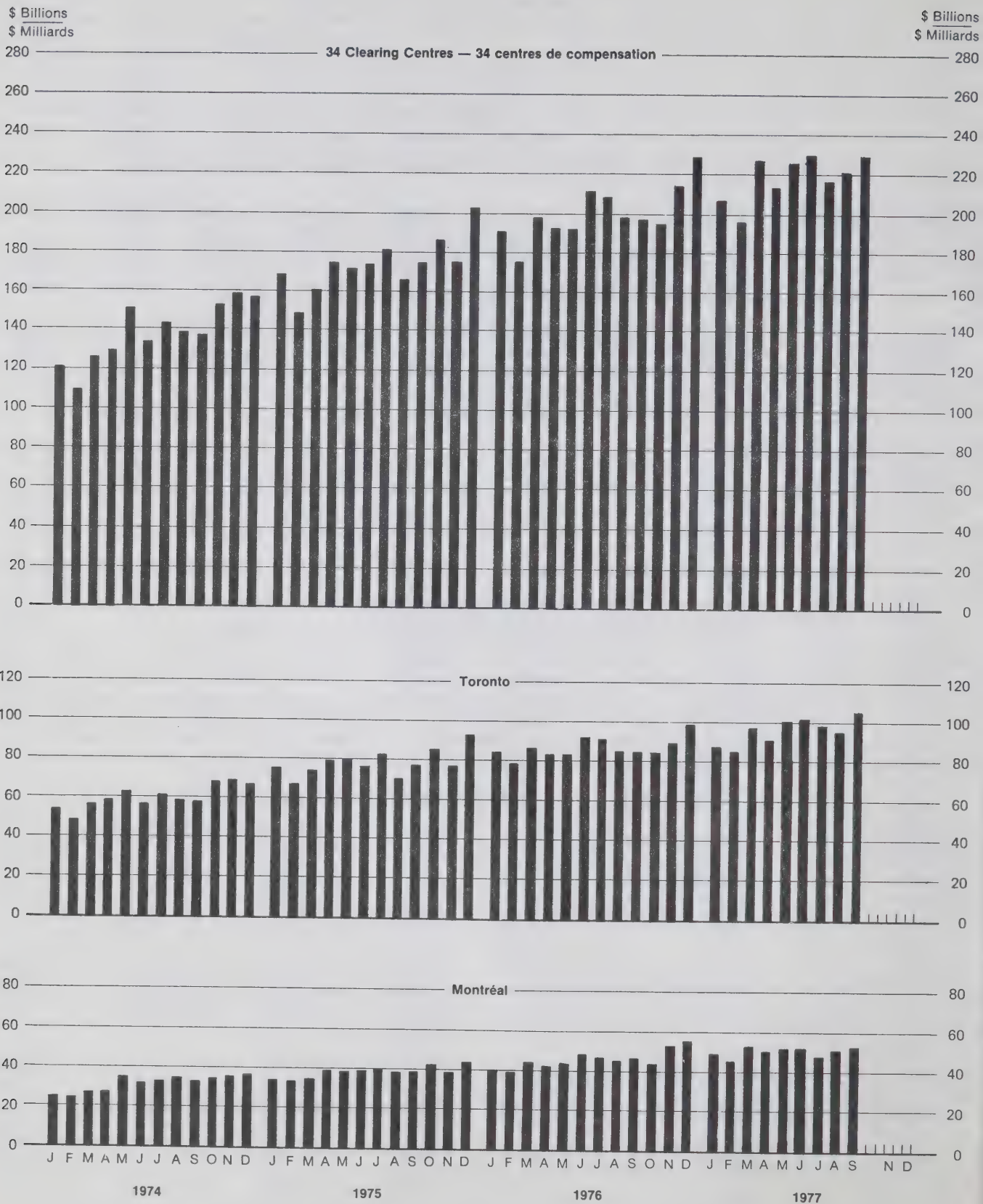
TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) - Courant(1)			Savings - Épargne		
	Cheques cashed - Chèques encaissés	Deposits(2) - Dépôts(2)	Turnover - Rotation	Cheques cashed - Chèques encaissés	Deposits(2) - Dépôts(2)	Turnover - Rotation
	thousands of dollars - milliers de dollars			thousands of dollars - milliers de dollars		
1971 .....	885,371,891	7,715,954	114.75	34,090,452	22,798,922	1.50
1972 .....	1,028,679,510	9,095,564	113.10	38,253,735	26,201,294	1.46
1973 .....	1,325,656,531	10,214,452	129.78	44,318,965	29,464,452	1.50
1974 .....	1,641,157,509	11,124,141	147.53	57,622,225	38,269,960	1.51
1975 .....	2,074,332,993	13,131,134	157.97	64,194,432	44,540,450	1.44
1976 .....	2,403,265,501	13,912,083	172.75	66,333,722	53,798,772	1.23
1976						
September - Septembre	197,046,319	14,085,936	167.87	5,063,112	56,136,717	1.08
October - Octobre ...	195,915,053	13,946,207	168.57	5,175,061	57,387,706	1.08
November - Novembre	212,876,131	13,844,296	184.52	7,175,503	57,861,307	1.49
December - Décembre	229,662,256	14,167,900	194.52	5,719,338	57,886,304	1.18
1977						
January - Janvier ...	206,433,460	14,269,027	173.61	5,416,808	58,329,978	1.11
February - Février ..	196,664,766	14,202,960	166.16	5,497,748	59,268,202	1.11
March - Mars .....	227,334,284	14,335,328	190.30	5,815,295	60,386,423	1.16
April - Avril .....	214,850,524	14,691,359	175.49	5,237,091	61,889,604	1.02
May - Mai .....	223,666,197	15,063,902	178.17	7,144,140	63,087,975	1.36
June - Juin .....	226,842,419	15,560,976	174.93	6,923,542	63,720,137	1.30
July - Juillet .....	215,455,913	15,608,340	165.65	6,320,196	64,351,418	1.18
August - Août .....	219,335,105	15,114,343	174.14	6,197,549	64,904,191	1.15
September - Septembre	227,958,201	15,225,519	179.67	6,224,132	65,746,328	1.14

(1) Includes cheques cashed against personal chequing accounts. - Comprend les chèques tirés sur les comptes chèques personnels. (2) Average deposits for the year. - Moyenne des dépôts de l'année. Note: Turnover in the monthly section reflects turnover on an annual basis. - Note: La rotation dans la section mensuelle est calculée sur une base annuelle.

# Value of Cheques Cashed in Canada

## Valeur des chèques encaissés au Canada











# Statistics Canada Statistique Canada

Price: 30 cents, \$3.00 a year

## CHEQUES CASHED

OCTOBER - 1977 - OCTOBRE

With the advent of centralized data processing, Bank Clearing Houses as they were known have been closed down. The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it would be incorrect to assume that this comparison will remain valid through time. An examination is currently underway in an attempt to establish boundaries that can be more precisely defined.

The value of cheques cashed in the 50 clearing centres in October totalled \$225,645 million, 12.2% above the value for the corresponding month of 1976. Payments in 8 of the 10 provinces rose in the comparison. Debits increased in Prince Edward Island by 13.1%, New Brunswick by 9.6%, Quebec by 16.0%, Ontario by 13.8%, Manitoba by 3.4%, Saskatchewan by 7.3%, Alberta by 7.8% and British Columbia by 3.1%. Debits decreased in Newfoundland by 7.6% and Nova Scotia by 4.8%.

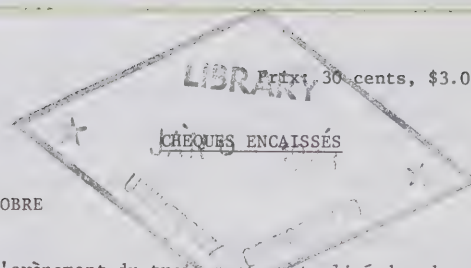
### The Centres:

Thirty-nine of the fifty centres showed a higher value of cheques cashed than in October of 1976. In respect of the major centres, payments increased in Montreal by 15.9%, Toronto by 16.6% and Winnipeg by 3.2%. Debits decreased in Vancouver by 2.6%.

### Deposit Turnover:

The turnover ratio of current deposits (compiled on an annual basis) was 168.49 compared with 168.57 for October 1976. The turnover ratio of savings accounts was 1.10 compared with the October 1976 ratio of 1.08.

Business Finance Division



L'avènement du traitement centralisé des données a fait disparaître les chambres de compensation bancaires dans leur ancienne forme. Les chiffres se rapportant au débit des comptes personnels continuent de rendre compte des données qui correspondent aux anciens centres, mais il serait inexact d'en conclure que cette comparaison sera toujours valable. On étudie actuellement le problème afin d'essayer de déterminer des limites plus précises.

La valeur des chèques encaissés dans 50 centres de compensation en octobre s'élevait à \$225,645 millions soit 12.2 % de plus qu'en octobre 1976. Les comparaisons pour le mois d'octobre montrent que les versements ont augmenté dans 8 des 10 provinces. Les débits ont augmenté de 13.1 % à l'Île-du-Prince-Édouard et de 9.6 % au Nouveau-Brunswick, de 16.0 % au Québec, de 13.8 % en Ontario, de 3.4 % au Manitoba, de 7.3 % en Saskatchewan, de 7.8 % en Alberta et de 3.1 % en Colombie-Britannique. Les débits ont accusé une baisse de 7.6 % à Terre-Neuve et de 4.8 % en Nouvelle-Écosse.

### Les centres:

Trente-neuf des cinquante centres ont enregistré une valeur totale de chèques encaissés supérieure à celle du mois d'octobre 1977. Pour ce qui est des grands centres, les versements ont augmenté de 15.9 % à Montréal, de 16.6 % à Toronto et de 3.2 % à Winnipeg. Les versements ont baissé de 2.6 % à Vancouver.

### Volumes des transactions:

Le taux de transactions sur comptes courants (calculé sur une base annuelle) était de 168.49 comparativement à 168.57 en octobre 1976. Le taux de transactions sur comptes d'épargne était de 1.10 comparativement à 1.08 en octobre 1977.

Division des finances des entreprises

TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	October - Octobre			First ten months - Dix premiers mois		
	1976	1977	1977 1976	1976	1977	1977 1976
	thousands of dollars - milliers de dollars			thousands of dollars - milliers de dollars		
Newfoundland - Terre-Neuve:						
St. John's - Saint-Jean .....	1,375,094	1,269,546	0.92	13,070,726	14,123,808	1.08
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown .....	168,382	189,967	1.13	1,762,921	1,774,682	1.01
Nova Scotia - Nouvelle-Écosse:						
Glace Bay .....	16,437	17,794	1.08	178,500	185,742	1.04
Halifax .....	1,805,353	1,669,208	0.92	16,821,040	18,647,063	1.11
Sydney .....	135,469	177,388	1.31	1,453,423	1,520,464	1.05
Total - 3 centres .....	1,957,259	1,864,390	0.95	18,452,963	20,353,269	1.10
New Brunswick - Nouveau-Brunswick:						
Fredericton .....	464,746	619,688	1.33	4,816,503	5,221,312	1.08
Moncton .....	283,847	289,931	1.02	4,689,946	2,828,492	0.60
Saint John - Saint-Jean .....	609,561	579,497	0.95	5,332,807	5,886,369	1.10
Total - 3 centres .....	1,358,154	1,489,116	1.10	14,839,256	13,936,173	0.94
Québec:						
Chicoutimi .....	193,612	271,705	1.40	2,052,341	2,226,096	1.08
Drummondville .....	113,426	127,349	1.12	1,119,962	1,205,373	1.08
Granby .....	139,864	172,089	1.23	1,407,814	1,535,531	1.09
Montréal .....	43,981,604	50,960,098	1.16	440,183,848	502,427,238	1.14
Québec .....	6,292,038	7,355,882	1.17	75,049,945	71,010,113	0.95
St-Hyacinthe .....	243,231	239,397	0.98	1,923,185	2,186,620	1.14
Shawinigan .....	46,092	54,335	1.18	470,011	528,278	1.12
Sherbrooke .....	284,460	294,879	1.04	2,795,144	3,050,458	1.09
Trois-Rivières .....	159,552	208,323	1.31	1,685,626	1,773,975	1.05
Valleyfield .....	67,142	79,693	1.19	680,037	804,640	1.18
Total - 10 centres .....	51,521,021	59,763,750	1.16	527,367,913	586,748,322	1.11
Ontario:						
Brantford .....	340,372	365,283	1.07	3,568,532	3,812,711	1.07
Chatham .....	724,758	741,181	1.02	5,834,121	5,376,285	0.92
Cornwall .....	148,245	158,369	1.07	1,463,816	1,530,277	1.05
Guelph .....	256,738	257,634	1.00	2,480,497	2,784,637	1.12
Hamilton .....	2,626,967	2,910,108	1.11	28,542,120	29,624,536	1.04
Kingston .....	338,617	289,592	0.86	2,948,438	2,952,872	1.00
Kitchener .....	710,614	803,450	1.13	8,144,721	7,861,134	0.97
London .....	2,368,417	2,056,510	0.87	22,183,398	24,887,827	1.12
Niagara Falls .....	183,895	211,567	1.15	1,757,244	1,932,043	1.10
Oshawa .....	2,444,806	1,718,015	0.70	15,458,344	15,816,228	1.02
Ottawa .....	3,191,781	3,812,778	1.19	31,885,065	36,965,521	1.16
Peterborough .....	224,499	245,286	1.09	2,319,436	2,381,905	1.03
St. Catharines .....	598,188	606,678	1.01	7,059,137	6,286,255	0.89
Sarnia .....	313,027	437,270	1.40	3,356,854	4,624,155	1.38
Sault Ste. Marie .....	1,117,492	1,056,977	0.95	10,317,007	13,477,756	1.31
Sudbury .....	278,568	333,398	1.20	2,779,972	3,122,695	1.12
Thunder Bay .....	410,310	469,364	1.14	3,816,439	4,394,206	1.15
Timmins .....	119,708	143,475	1.20	1,182,715	1,331,398	1.13
Toronto .....	84,688,275	98,750,959	1.17	852,801,391	959,647,503	1.13
Windsor .....	1,450,432	1,350,879	0.93	13,866,650	13,853,900	1.00
Total - 20 centres .....	102,535,709	116,718,773	1.14	1,021,765,897	1,142,663,844	1.12
Manitoba:						
Brandon .....	114,001	136,404	1.20	1,098,300	1,281,359	1.17
Winnipeg .....	8,779,128	9,061,184	1.03	84,662,283	88,328,600	1.04
Total - 2 centres .....	8,893,129	9,197,588	1.03	85,760,583	89,609,959	1.04



TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	October - Octobre			First ten months - Dix premiers mois		
	1976	1977	<u>1977</u> <u>1976</u>	1976	1977	<u>1977</u> <u>1976</u>
	thousands of dollars - milliers de dollars			thousands of dollars - milliers de dollars		
Saskatchewan:						
Moose Jaw .....	85,552	102,408	1.20	859,208	934,752	1.09
Prince Albert .....	94,046	115,271	1.23	927,676	1,067,251	1.15
Regina .....	2,068,486	2,127,293	1.03	20,954,262	22,263,338	1.06
Saskatoon .....	569,864	679,956	1.19	5,842,841	6,938,993	1.19
Total - 4 centres .....	2,817,948	3,024,928	1.07	28,583,987	31,204,334	1.09
Alberta:						
Calgary .....	8,657,169	8,760,223	1.01	83,049,900	93,324,757	1.12
Edmonton .....	6,340,280	7,390,976	1.17	57,586,863	69,500,930	1.21
Lethbridge .....	258,628	303,972	1.18	2,552,433	2,814,606	1.10
Medicine Hat .....	127,530	126,782	0.99	1,135,166	1,216,966	1.07
Total - 4 centres .....	15,383,607	16,581,953	1.08	144,324,362	166,857,259	1.16
British Columbia - Colombie-Britannique:						
Vancouver .....	12,777,518	12,444,342	0.97	131,359,344	142,255,015	1.08
Victoria .....	2,302,293	3,100,310	1.35	26,878,043	29,348,368	1.09
Total - 2 centres .....	15,079,811	15,544,652	1.03	158,237,387	171,603,383	1.08
Total - 50 centres .....	201,090,114	225,644,663	1.12	2,014,165,995	2,238,875,033	1.11

TABLE 2. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 2. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years - Années représentatives	Canada	Atlantic provinces - Provinces de l'Atlantique	Québec	Ontario	Prairie provinces - Provinces des Prairies	British Columbia - Colombie- Britannique
	thousands of dollars - milliers de dollars					
1924 .....	21,923,800(1)	490,810	6,515,884	8,907,420	4,596,428	1,413,258
1925 .....	22,218,787	466,520	6,843,394	8,868,721	4,536,664	1,503,488
1929 .....	38,689,582	663,986	13,663,151	15,447,274	6,448,568	2,466,603
1930 .....	31,505,450	587,834	11,110,314	12,599,533(2)	5,232,364	1,975,405
1932 .....	21,293,368	439,108	6,450,367	9,196,590	3,951,915	1,255,388
1935 .....	25,592,252	460,220	7,285,921	11,275,137	5,209,632	1,361,342
1940 .....	28,179,806	675,498	8,198,470	12,494,968	5,039,884	1,770,986
1945 .....	53,719,374	1,215,692	15,087,618	24,660,551(4)	9,313,060	3,442,453
1950 .....	80,312,788	2,145,466(5)	22,913,712	34,536,274(6)	13,932,196	6,785,140
1955 .....	135,197,914	3,681,910	39,799,222	60,957,588	20,374,857	10,384,337
1960 .....	222,165,799	4,505,666	65,865,272	103,492,318	33,428,124	14,874,419
1965 .....	387,557,797	7,673,655	117,926,669	179,144,392	55,698,380	27,114,701
1967 .....	468,039,464	10,513,914	144,770,817	210,081,992	68,742,131	33,930,610
1968 .....	506,813,966	11,898,780	148,556,565	234,961,503	73,742,169	37,654,949
1969 .....	586,862,285	14,091,431	161,654,302	284,564,954	80,420,238	46,131,360
1970 .....	649,680,898	15,845,540	169,929,108	328,576,378(7)	88,696,031	46,633,841
1971 .....	719,638,294	16,288,292	187,025,376	372,420,217	91,442,136	52,462,273
1972 .....	851,036,696	18,154,761	223,181,000	443,692,039	102,392,153	63,616,743
1973 .....	1,097,695,381	20,648,149	268,913,900	597,507,461	127,652,401	82,973,470
1974 .....	1,341,062,043	26,831,332	348,745,115	682,408,521	174,554,035	108,523,040
1975 .....	1,709,216,102	31,514,622	443,655,418	886,146,244	213,425,127	134,474,691
1976 .....	1,963,606,240	39,914,519	518,028,937	988,756,465	258,668,932	158,237,387
1977 .....	2,182,483,922	41,485,732	576,487,809	1,105,235,446	287,671,552	171,603,383

(1) Original 31 centres. - À l'origine, 31 centres. (2) Includes Sarnia as of January 1926 and Sudbury as of September 1929. - Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929. (3) Weyburn branches absorbed by Imperial Bank, May 1931. - Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931. (4) St. Catharines data added as of May 1941. - Données sur St. Catharines ajoutées à partir de mai 1941. (5) St. John's, Newfoundland, data added as of April 1949. - Données sur Saint-Jean, Terre-Neuve, ajoutées à partir d'avril 1949. (6) Cornwall data added as of May 1950. - Données sur Cornwall ajoutées à partir de mai 1950. (7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure. - En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William. Revised figures. - Nombres rectifiés.

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	October - Octobre					
	Current — Courant		Savings — Épargne		Personal chequing — Chèques personnels	
	1976	1977	1976	1977	1976	1977
	thousands of dollars — milliers de dollars					
Newfoundland — Terre-Neuve:						
St. John's — Saint-Jean .....	1,303,934	1,179,048	41,200	57,317	29,960	33,181
Prince Edward Island — Île-du-Prince-Édouard:						
Charlottetown .....	150,210	169,419	7,940	9,605	10,232	10,943
Nova Scotia — Nouvelle-Écosse:						
Glace Bay .....	13,157	13,867	1,660	2,014	1,620	1,913
Halifax .....	1,689,949	1,539,277	46,530	52,971	68,874	76,960
Sydney .....	123,207	161,233	5,268	6,467	6,994	9,688
Total — 3 centres .....	1,826,313	1,714,377	53,458	61,452	77,488	88,561
New Brunswick — Nouveau-Brunswick:						
Fredericton .....	432,299	575,058	16,779	25,499	15,668	19,131
Moncton .....	250,319	253,181	14,952	15,005	18,576	21,745
Saint John — Saint-Jean .....	569,286	536,151	20,162	22,452	20,113	20,894
Total — 3 centres .....	1,251,904	1,364,390	51,893	62,956	54,357	61,770
Québec:						
Chicoutimi .....	157,941	245,978	10,280	17,879	25,391	7,848
Drummondville .....	105,395	117,285	5,962	7,353	2,069	2,711
Granby .....	125,819	159,324	9,671	7,650	4,374	5,115
Montréal .....	42,272,699	49,218,631	1,294,764	1,328,282	414,141	413,185
Québec .....	6,048,130	7,095,194	212,673	226,730	31,235	33,958
St-Hyacinthe .....	225,090	220,747	14,680	14,940	3,461	3,710
Shawinigan .....	39,999	46,314	3,889	5,754	2,204	2,267
Sherbrooke .....	256,591	264,587	16,843	17,462	11,026	12,830
Trois-Rivières .....	143,169	189,941	10,758	11,622	5,625	6,760
Valleyfield .....	59,114	70,920	5,570	5,855	2,458	2,918
Total — 10 centres .....	49,433,947	57,628,921	1,585,090	1,643,527	501,984	491,302
Ontario:						
Brantford .....	308,385	325,728	17,222	20,505	14,765	19,050
Chatham .....	698,427	710,096	13,058	15,737	13,273	15,348
Cornwall .....	131,025	137,133	9,657	11,876	7,563	9,360
Guelph .....	220,838	217,002	19,691	22,843	16,209	17,789
Hamilton .....	2,381,779	2,631,128	145,179	164,379	100,009	114,601
Kingston .....	276,226	220,570	28,950	33,957	33,441	35,065
Kitchener .....	638,169	717,007	36,543	44,006	35,902	42,437
London .....	2,220,938	1,903,812	76,886	76,260	70,593	76,438
Niagara Falls .....	156,163	181,541	17,102	16,048	10,630	13,978
Oshawa .....	2,394,044	1,655,476	28,834	37,771	21,928	24,768
Ottawa .....	2,836,620	3,420,897	170,142	196,670	185,019	195,211
Peterborough .....	186,971	194,730	19,199	20,956	18,329	29,600
St. Catharines .....	543,699	546,112	31,312	32,247	23,177	28,319
Sarnia .....	274,474	394,497	20,707	22,981	17,846	19,792
Sault Ste. Marie .....	1,085,826	1,017,164	17,331	21,215	14,335	18,598
Sudbury .....	225,924	274,461	29,884	32,554	22,760	26,383
Thunder Bay .....	351,853	395,451	28,723	41,706	29,734	32,207
Timmins .....	99,816	121,544	13,258	14,049	6,634	7,882
Toronto .....	82,322,362	95,846,474	1,488,692	2,084,160	877,221	820,325
Windsor .....	1,325,377	1,225,132	84,001	78,019	41,054	47,728
Total — 20 centres .....	98,678,916	112,135,955	2,296,371	2,987,939	1,560,422	1,594,879
Manitoba:						
Brandon .....	86,169	105,683	14,143	16,340	13,689	14,381
Winnipeg .....	8,392,841	8,704,464	214,822	168,136	171,465	188,584
Total — 2 centres .....	8,479,010	8,810,147	228,965	184,476	185,154	202,965

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABEAU 3. Chèques tirés par type de compte - fin

	October - Octobre					
	Current — Courant		Savings — Épargne		Personal chequing — Chèques personnels	
	1976	1977	1976	1977	1976	1977
	thousands of dollars - milliers de dollars					
Saskatchewan:						
Moose Jaw .....	65,862	78,385	8,228	9,056	11,462	14,967
Prince Albert .....	77,503	96,892	5,818	5,855	10,725	12,524
Regina .....	1,970,344	2,017,967	36,537	40,433	61,605	68,893
Saskatoon .....	499,102	596,212	26,420	28,576	44,342	55,168
Total - 4 centres .....	2,612,811	2,789,456	77,003	83,920	128,134	151,552
Alberta:						
Calgary .....	8,157,847	8,232,317	207,985	196,866	291,337	331,040
Edmonton .....	5,985,026	6,901,194	136,851	205,981	218,403	283,801
Lethbridge .....	217,235	255,585	13,233	14,387	28,160	34,000
Medicine Hat .....	104,058	101,999	7,692	8,081	15,780	16,702
Total - 4 centres .....	14,464,166	15,491,095	365,761	425,315	553,680	665,543
British Columbia - Colombie-Britannique:						
Vancouver .....	11,877,433	11,589,896	397,858	439,355	502,227	415,091
Victoria .....	2,115,999	2,877,952	69,522	129,419	116,772	92,939
Total - 2 centres .....	13,993,432	14,467,848	467,380	568,774	618,999	508,030
Total - 50 centres .....	192,194,643	215,750,656	5,175,061	6,085,281	3,720,410	3,808,726

TABLE 4. Cheques Cashed Against Current and Savings Accounts

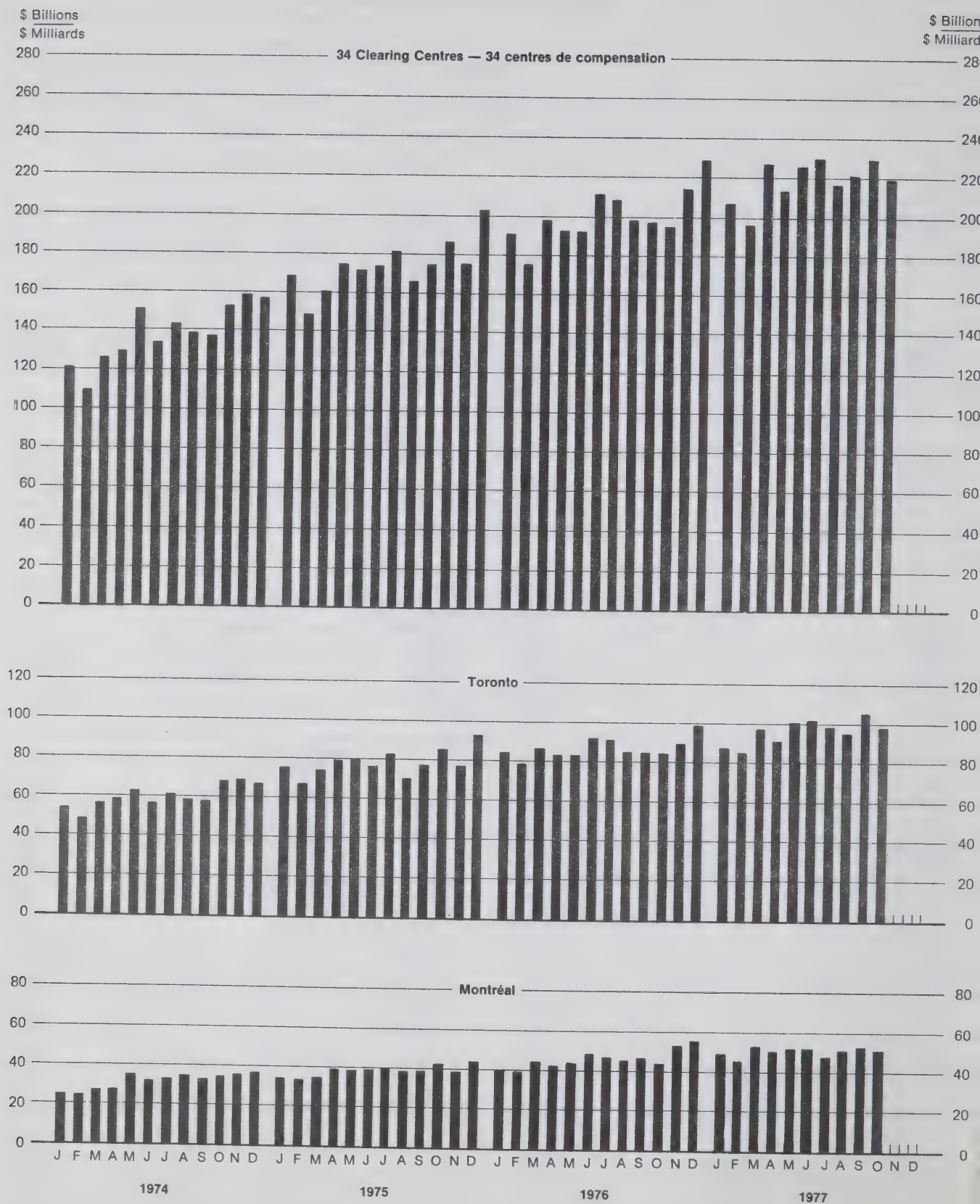
TABEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) - Courant(1)			Savings - Épargne		
	Cheques cashed — Chèques encaissés	Deposits(2) — Dépôts(2)	Turnover — Rotation	Cheques cashed — Chèques encaissés	Deposits(2) — Dépôts(2)	Turnover — Rotation
	thousands of dollars — milliers de dollars			thousands of dollars — milliers de dollars		
1971 .....	885,371,891	7,715,954	114.75	34,090,452	22,798,922	1.50
1972 .....	1,028,679,510	9,095,564	113.10	38,253,735	26,201,294	1.46
1973 .....	1,325,656,531	10,214,452	129.78	44,318,965	29,464,452	1.50
1974 .....	1,641,157,509	11,124,141	147.53	57,622,225	38,269,960	1.51
1975 .....	2,074,332,993	13,131,134	157.97	64,194,432	44,540,450	1.44
1976 .....	2,403,265,501	13,912,083	172.75	66,333,722	53,798,772	1.23
1976						
October - Octobre ...	195,915,053	13,946,207	168.57	5,175,061	57,387,706	1.08
November - Novembre	212,876,131	13,844,296	184.52	7,175,503	57,861,307	1.49
December - Décembre	229,662,256	14,167,900	194.52	5,719,338	57,886,304	1.19
1977						
January - Janvier ...	206,433,460	14,269,027	173.61	5,416,808	58,329,978	1.11
February - Février ..	196,664,766	14,202,960	166.16	5,497,748	59,268,202	1.11
March - Mars .....	227,247,284	14,335,328	190.23	5,815,295	60,386,423	1.16
April - Avril .....	214,850,524	14,691,359	175.49	5,237,091	61,889,604	1.02
May - Mai .....	223,666,197	15,063,902	178.17	7,144,140	63,087,975	1.36
June - Juin .....	226,842,419	15,560,976	174.93	6,923,542	63,720,137	1.30
July - Juillet .....	215,455,913	15,608,340	165.65	6,320,196	64,351,418	1.18
August - Août .....	219,335,105	15,114,343	174.14	6,197,549	64,904,191	1.15
September - Septembre	227,958,201	15,225,519	179.67	6,224,132	65,746,328	1.14
October - Octobre ...	219,559,382	15,637,551	168.49	6,085,281	66,401,226	1.10

(1) Includes cheques cashed against personal chequing accounts. - Comprend les chèques tirés sur les comptes chèques personnels. (2) Average deposits for the year. - Moyenne des dépôts de l'année. Note: Turnover in the monthly section reflects turnover on an annual basis. - Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.



**Value of Cheques Cashed in Canada**  
**Valeur des chèques encaissés au Canada**











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CHEQUES CASHEDCHÈQUES ENCAISSÉS

NOVEMBER - 1977 - NOVEMBRE

With the advent of centralized data processing, Bank Clearing Houses as they were known have been closed down. The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it would be incorrect to assume that this comparison will remain valid through time. An examination is currently underway in an attempt to establish boundaries that can be more precisely defined.

The value of cheques cashed in the 50 clearing centres in November totalled \$237,242 million, 7.8% above the value for the corresponding month of 1976. Payments in 7 of the 10 provinces rose in the comparison. Debits increased in Newfoundland by 22.5%, New Brunswick by 12.3%, Quebec by 1.7%, Ontario by 10.4%, Saskatchewan by 27.9%, Alberta by 25.1%, and British Columbia by 1.9%. Debits decreased in Prince Edward Island by 8.0%, Nova Scotia by 0.6% and Manitoba by 6.6%.

The Centres:

Thirty-five of the fifty centres showed a higher value of cheques cashed than in November of 1976. In respect of the major centres, payments increased in Montreal by 1.1%, Toronto by 11.2%, and Vancouver by 0.3%. Payments decreased in Winnipeg by 7.0%.

Deposit Turnover:

The turnover ratio of current deposits (compiled on an annual basis) was 175.87 compared with 184.52 for November 1976. The turnover ratio of savings accounts was 1.50 compared with the November 1976 ratio of 1.49.

Business Finance Division

L'avènement du traitement centralisé des données a fait disparaître les chambres de compensation bancaires dans leur ancienne forme. Les chiffres se rapportant au débit des comptes personnels continuent de rendre compte des données qui correspondent aux anciens centres, mais il serait inexact d'en conclure que cette comparaison sera toujours valable. On étudie actuellement le problème afin d'essayer de déterminer des limites plus précises.

La valeur des chèques encaissés dans 50 centres de compensation en novembre s'élevait à \$237,242 millions soit 7.8 % de plus qu'en novembre 1976. Les comparaisons pour le mois de novembre montrent que les versements ont augmenté dans 7 des 10 provinces. Les débits ont augmenté de 22.5 % à Terre-Neuve, de 12.3 % au Nouveau-Brunswick, de 1.7 % au Québec, de 10.4 % en Ontario, de 27.9 % en Saskatchewan, de 25.1 % en Alberta et de 1.9 % en Colombie-Britannique. Les débits ont accusé une baisse de 8.0 % dans l'Île-du-Prince-Édouard et de 0.6 % en Nouvelle-Écosse, et de 6.6 % au Manitoba.

Les centres:

Trente-cinq des cinquante centres ont enregistré une valeur totale de chèques encaissés supérieure à celle du mois de novembre 1976. Pour ce qui est des grands centres, les versements ont augmenté de 1.1 % à Montréal, de 11.2 % à Toronto, et de 0.3 % à Vancouver. Les versements ont baissé de 7.0 % à Winnipeg.

Volumes des transactions:

Le taux de transactions sur comptes courants (calculé sur une base annuelle) était de 175.87 comparativement à 184.52 en novembre 1976. Le taux de transactions sur comptes d'épargne était de 1.50 comparativement à 1.49 en novembre 1976.

Division des finances des entreprises

TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	November - Novembre			First eleven months - Onze premiers mois		
	1976	1977	1977 1976	1976	1977	1977 1976
	thousands of dollars - milliers de dollars			thousands of dollars - milliers de dollars		
Newfoundland - Terre-Neuve:						
St. John's - Saint-Jean .....	1,263,873	1,547,563	1.22	14,334,599	15,671,371	1.09
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown .....	175,609	162,136	0.92	1,938,530	1,936,818	1.00
Nova Scotia - Nouvelle-Écosse:						
Glace Bay .....	17,913	17,809	0.99	196,413	203,551	1.04
Halifax .....	1,922,496	1,812,343	0.94	18,743,536	20,459,406	1.09
Sydney .....	120,105	218,105	1.82	1,573,528	1,738,569	1.10
Total - 3 centres .....	2,060,514	2,048,257	0.99	20,513,477	22,401,526	1.09
New Brunswick - Nouveau-Brunswick:						
Fredericton .....	478,948	649,187	1.36	5,295,451	5,870,499	1.11
Moncton .....	299,599	308,527	1.03	4,989,545	3,137,019	0.63
Saint John - Saint-Jean .....	582,084	570,238	0.98	5,914,891	6,456,607	1.09
Total - 3 centres .....	1,360,631	1,527,952	1.12	16,199,887	15,464,125	0.95
Québec:						
Chicoutimi .....	234,582	267,476	1.14	2,286,923	2,493,572	1.09
Drummondville .....	134,125	124,787	0.93	1,254,087	1,330,160	1.06
Granby .....	160,500	181,542	1.13	1,568,314	1,717,073	1.09
Montréal .....	53,168,599	53,769,744	1.01	493,352,447	556,196,982	1.13
Québec .....	6,585,677	6,836,936	1.04	81,635,622	77,847,049	0.95
St-Hyacinthe .....	226,146	261,509	1.16	2,149,331	2,448,129	1.14
Shawinigan .....	61,878	62,724	1.01	531,889	591,002	1.11
Sherbrooke .....	329,146	389,394	1.18	3,124,290	3,439,852	1.10
Trois-Rivières .....	184,463	233,652	1.27	1,870,089	2,007,627	1.07
Valleyfield .....	80,080	79,871	1.00	760,117	884,511	1.16
Total - 10 centres .....	61,165,196	62,207,635	1.02	588,533,109	648,955,957	1.10
Ontario:						
Brantford .....	412,694	381,654	0.92	3,981,226	4,194,365	1.05
Chatham .....	804,364	665,182	0.83	6,638,485	6,041,467	0.91
Cornwall .....	163,068	157,370	0.97	1,626,884	1,687,647	1.04
Guelph .....	382,148	242,535	0.63	2,862,645	3,027,172	1.06
Hamilton .....	2,914,027	3,261,576	1.12	31,456,147	32,886,112	1.05
Kingston .....	315,356	320,127	1.02	3,263,794	3,272,999	1.00
Kitchener .....	862,717	876,914	1.02	9,007,438	8,738,048	0.97
London .....	2,403,380	2,139,665	0.89	24,586,778	27,027,492	1.10
Niagara Falls .....	201,961	262,271	1.30	1,959,205	2,194,314	1.12
Oshawa .....	1,532,359	1,941,430	1.27	16,990,703	17,757,658	1.05
Ottawa .....	3,653,999	5,157,475	1.41	35,539,064	42,122,996	1.19
Peterborough .....	232,801	323,407	1.39	2,552,237	2,705,312	1.06
St. Catharines .....	759,605	520,790	0.69	7,818,742	6,807,045	0.87
Sarnia .....	391,114	407,217	1.04	3,747,968	5,031,372	1.34
Sault Ste. Marie .....	1,445,962	1,095,521	0.76	11,762,969	14,573,277	1.24
Sudbury .....	302,244	319,048	1.06	3,082,216	3,441,743	1.12
Thunder Bay .....	446,968	488,921	1.09	4,263,407	4,883,127	1.15
Timmins .....	129,021	139,009	1.08	1,311,736	1,470,407	1.12
Toronto .....	89,527,511	99,580,242	1.11	942,328,902	1,059,227,745	1.12
Windsor .....	1,528,448	1,374,071	0.90	15,395,098	15,227,971	0.99
Total - 20 centres .....	108,409,747	119,654,425	1.10	1,130,175,644	1,262,318,269	1.12
Manitoba:						
Brandon .....	121,999	154,505	1.27	1,220,299	1,435,864	1.18
Winnipeg .....	9,348,736	8,694,519	0.93	94,011,019	97,023,119	1.03
Total - 2 centres .....	9,470,735	8,849,024	0.93	95,231,318	98,458,983	1.03

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	November - Novembre			First eleven months - Onze premiers mois		
	1976	1977	1977 1976	1976	1977	1977 1976
	thousands of dollars - milliers de dollars			thousands of dollars - milliers de dollars		
<b>Saskatchewan:</b>						
Moose Jaw .....	97,271	107,290	1.10	956,479	1,042,042	1.09
Prince Albert .....	107,779	121,812	1.13	1,035,455	1,189,063	1.15
Regina .....	2,087,566	2,741,351	1.31	23,041,828	25,004,689	1.09
Saskatoon .....	610,237	742,968	1.22	6,453,078	7,681,961	1.19
Total - 4 centres .....	2,902,853	3,713,421	1.28	31,486,840	34,917,755	1.11
<b>Alberta:</b>						
Calgary .....	8,860,283	10,493,054	1.18	91,910,183	103,817,811	1.13
Edmonton .....	6,432,073	8,719,396	1.36	64,018,936	78,220,326	1.22
Lethbridge .....	306,465	339,521	1.11	2,858,898	3,154,127	1.10
Medicine Hat .....	140,997	143,778	1.02	1,276,163	1,360,744	1.07
Total - 4 centres .....	15,739,818	19,695,749	1.25	160,064,180	186,553,008	1.17
<b>British Columbia - Colombie-Britannique:</b>						
Vancouver .....	14,593,448	14,634,858	1.00	145,952,792	156,889,873	1.07
Victoria .....	2,909,210	3,200,912	1.10	29,787,253	32,549,280	1.09
Total - 2 centres .....	17,502,658	17,835,770	1.02	175,740,045	189,439,153	1.08
Total - 50 centres .....	220,051,634	237,241,932	1.08	2,234,217,629	2,476,116,965	1.11

TABLE 2. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 2. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years - Années représentatives	Canada	Atlantic Provinces - Provinces de l'Atlantique	Québec	Ontario	Prairie Provinces - Provinces des Prairies	British Columbia - Colombie- Britannique
	thousands of dollars - milliers de dollars					
1924 .....	24,772,526(1)	536,950	7,225,556	10,155,210	5,288,382	1,566,428
1925 .....	25,005,423	515,634	7,635,121	9,946,220	5,232,134	1,676,314
1929 .....	42,866,331	732,749	15,118,315	17,073,784	7,243,610	2,697,873
1930 .....	34,479,078(2)	646,720	12,132,377	13,768,172	5,784,906	2,146,903
1932 .....	23,759,682	479,732	7,160,097	10,355,080	4,387,199(3)	1,377,574
1935 .....	28,613,765	522,740	8,164,142	12,576,072	5,839,575	1,511,236
1940 .....	31,229,127	754,001	9,022,467	13,921,816	5,584,232	1,946,611
1945 .....	62,300,062	1,415,817	17,565,639	28,697,419(4)	10,613,043	4,008,144
1950 .....	91,320,664	2,401,144(5)	26,267,620	39,311,166(6)	15,700,585	7,640,149
1955 .....	146,322,725	3,445,251	43,132,998	65,293,516	22,820,763	11,630,197
1960 .....	245,472,746	4,978,152	72,673,476	114,408,585	37,016,326	16,396,208
1965 .....	429,882,518	8,725,728	130,769,959	198,327,772	61,869,491	30,189,568
1967 .....	518,776,076	11,603,203	159,692,391	233,791,504	76,027,482	37,661,496
1968 .....	561,897,794	13,123,193	164,772,466	259,743,707	82,028,573	42,229,855
1969 .....	648,472,822	15,766,213	177,603,530	314,306,800	89,387,588	51,408,691
1970 .....	720,785,340	17,497,780	188,587,267	364,950,658(7)	97,780,815	51,968,820
1971 .....	802,065,925	18,313,771	208,617,191	414,174,443	102,244,669	58,715,851
1972 .....	946,890,980	20,369,420	247,200,335	493,620,456	114,020,986	71,679,783
1973 .....	1,220,495,417	22,966,051	300,373,066	662,018,115	142,512,260	92,625,925
1974 .....	1,449,596,952 <sup>r</sup>	29,845,450	391,754,890	763,462,133	194,511,535 <sup>r</sup>	120,022,944
1975 .....	1,884,573,502 <sup>r</sup>	34,997,723	489,814,660	975,126,849	236,424,552 <sup>r</sup>	148,209,718
1976 .....	2,177,964,374	44,030,971	578,112,359	1,093,298,661	286,782,338	175,740,045
1977 .....	2,413,563,450	45,724,403	637,483,883	1,220,986,265	319,929,746	189,439,153

(1) Original 31 centres. - À l'origine, 31 centres. (2) Includes Sarnia as of January 1926 and Sudbury as of September 1929. - Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929. (3) Weyburn branches absorbed by Imperial Bank, May 1931. - Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931. (4) St. Catharines data added as of May 1941. - Données sur St. Catharines ajoutées à partir de mai 1941. (5) St. John's, Newfoundland, data added as of April 1949. - Données sur Saint-Jean, Terre-Neuve, ajoutées à partir d'avril 1949. (6) Cornwall data added as of May 1950. - Données sur Cornwall ajoutées à partir de mai 1950. (7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure. - En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William. <sup>r</sup> Revised figures. - Nombres rectifiés.



TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	November - Novembre					
	Current — Courant		Savings — Épargne		Personal chequing — Chèques personnels	
	1976	1977	1976	1977	1976	1977
	thousands of dollars - milliers de dollars					
Newfoundland - Terre-Neuve:						
St. John's - Saint-Jean .....	1,134,455	1,440,671	96,720	68,705	32,698	38,187
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown .....	153,343	136,705	11,241	12,321	11,025	13,110
Nova Scotia - Nouvelle-Écosse:						
Glace Bay .....	13,693	13,572	2,491	2,363	1,729	1,874
Halifax .....	1,783,414	1,655,768	65,476	74,586	73,606	81,989
Sydney .....	105,607	199,068	6,666	9,626	7,832	9,411
Total - 3 centres .....	1,902,714	1,868,408	74,633	86,575	83,167	93,274
New Brunswick - Nouveau-Brunswick:						
Fredericton .....	439,513	586,346	21,467	32,653	17,968	30,188
Moncton .....	260,629	264,839	18,091	21,216	20,879	22,472
Saint John - Saint-Jean .....	529,141	514,061	30,338	32,025	22,605	24,152
Total - 3 centres .....	1,229,283	1,365,246	69,896	85,894	61,452	76,812
Québec:						
Chicoutimi .....	212,821	242,638	14,789	16,683	6,972	8,155
Drummondville .....	123,717	113,193	7,814	9,084	2,594	2,510
Granby .....	144,216	165,601	11,390	10,564	4,894	5,377
Montréal .....	50,802,246	51,616,402	1,812,445	1,713,636	553,908	439,706
Québec .....	6,176,318	6,538,187	374,842	261,146	34,517	37,603
St-Hyacinthe .....	201,972	238,095	20,960	19,483	3,214	3,931
Shawinigan .....	53,570	52,852	6,189	7,536	2,119	2,336
Sherbrooke .....	289,372	350,918	26,796	25,255	12,978	13,221
Trois-Rivières .....	163,762	210,649	14,169	15,751	6,532	7,252
Valleyfield .....	69,946	69,552	7,537	7,314	2,597	3,005
Total - 10 centres .....	58,237,940	59,598,087	2,296,931	2,086,452	630,325	523,096
Ontario:						
Brantford .....	371,680	333,261	23,522	28,400	17,492	19,993
Chatham .....	771,064	627,073	19,167	20,798	14,133	17,311
Cornwall .....	135,010	125,972	19,411	21,626	8,647	9,772
Guelph .....	338,083	190,935	26,817	31,551	17,248	20,049
Hamilton .....	2,594,864	2,888,913	208,398	247,156	110,765	125,507
Kingston .....	240,656	231,738	41,109	51,464	33,591	36,925
Kitchener .....	772,303	775,341	50,784	58,527	39,630	43,046
London .....	2,229,693	1,942,093	98,072	105,599	75,615	91,973
Niagara Falls .....	165,077	221,727	25,714	25,757	11,170	14,787
Oshawa .....	1,461,319	1,860,244	46,962	53,401	24,078	27,785
Ottawa .....	3,216,560	4,636,785	245,903	298,092	191,536	222,598
Peterborough .....	183,830	271,084	27,663	32,321	21,308	20,002
St. Catharines .....	697,798	445,650	36,196	41,218	25,611	33,922
Sarnia .....	343,960	353,305	27,424	31,030	19,730	22,882
Sault Ste. Marie .....	1,403,045	1,041,091	26,545	33,918	16,372	20,512
Sudbury .....	221,223	242,828	58,561	47,512	22,460	28,708
Thunder Bay .....	374,989	400,597	42,654	55,965	29,325	32,359
Timmins .....	102,766	109,020	18,862	21,022	7,393	8,967
Toronto .....	86,731,757	95,780,947	2,004,615	2,757,107	791,139	1,042,188
Windsor .....	1,377,103	1,190,572	106,322	124,616	45,023	58,883
Total - 20 centres .....	103,732,780	113,669,176	3,154,701	4,087,080	1,522,266	1,898,169
Manitoba:						
Brandon .....	89,704	113,751	18,524	22,496	13,771	18,258
Winnipeg .....	8,948,926	8,229,550	223,685	264,301	176,125	200,668
Total - 2 centres .....	9,038,630	8,343,301	242,209	286,797	189,896	218,926

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	November - Novembre					
	Current — Courant		Savings — Épargne		Personal chequing — Chèques personnels	
	1976	1977	1976	1977	1976	1977
	thousands of dollars - milliers de dollars					
Saskatchewan:						
Moose Jaw .....	70,635	77,375	14,620	15,928	12,016	13,987
Prince Albert .....	87,360	91,395	9,282	16,941	11,137	13,476
Regina .....	1,976,731	2,576,531	54,770	98,777	56,065	66,043
Saskatoon .....	517,748	635,670	41,546	49,042	50,943	58,256
Total - 4 centres .....	2,652,474	3,380,971	120,218	180,688	130,161	151,762
Alberta:						
Calgary .....	8,388,855	9,816,527	194,478	241,537	276,950	434,990
Edmonton .....	5,988,929	8,108,897	195,059	266,840	248,085	243,659
Lethbridge .....	246,376	279,465	20,908	24,323	39,181	35,733
Medicine Hat .....	110,667	110,061	13,637	13,823	16,693	19,894
Total - 4 centres .....	14,734,827	18,314,950	424,082	546,523	580,909	834,276
British Columbia - Colombie-Britannique:						
Vancouver .....	13,460,499	13,451,986	570,635	679,150	562,314	503,722
Victoria .....	2,708,279	2,977,318	114,237	131,025	86,694	92,569
Total - 2 centres .....	16,168,778	16,429,304	684,872	810,175	649,008	596,291
Total - 50 centres .....	208,985,224	224,546,819	7,175,503	8,251,210	3,890,907	4,443,903

TABLE 4. Cheques Cashed Against Current and Savings Accounts

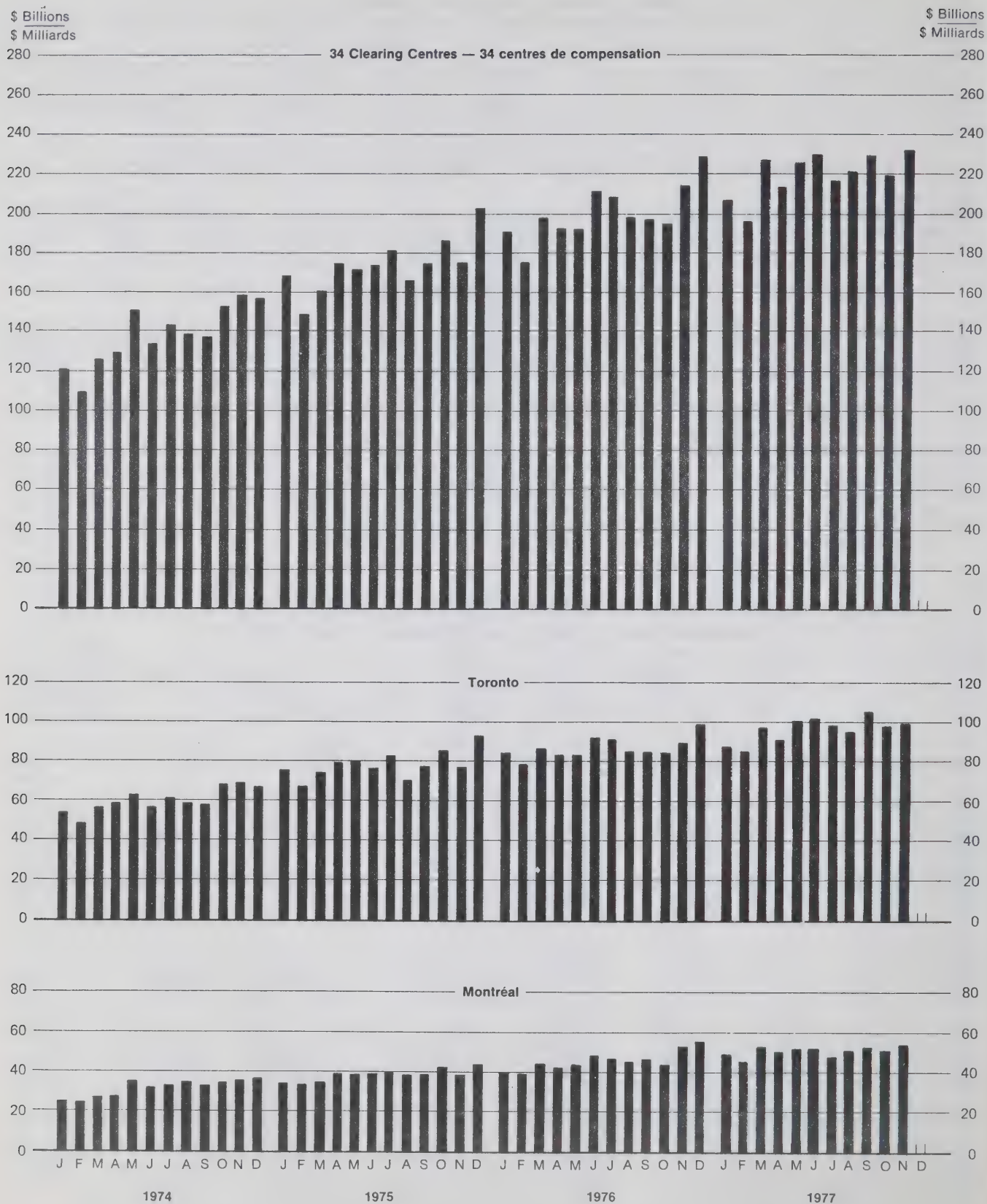
TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) - Courant(1)			Savings - Épargne		
	Cheques cashed — Chèques encaissés	Deposits(2) — Dépôts(2)	Turnover — Rotation	Cheques cashed — Chèques encaissés	Deposits(2) — Dépôts(2)	Turnover — Rotation
	thousands of dollars — milliers de dollars			thousands of dollars — milliers de dollars		
1971 .....	885,371,891	7,715,954	114.75	34,090,452	22,798,922	1.50
1972 .....	1,028,679,510	9,095,564	113.10	38,253,735	26,201,294	1.46
1973 .....	1,325,656,531	10,214,452	129.78	44,318,965	29,464,452	1.50
1974 .....	1,641,157,509	11,124,141	147.53	57,622,225	38,269,960	1.51
1975 .....	2,074,332,993	13,131,134	157.97	64,194,432	44,540,450	1.44
1976 .....	2,403,265,501	13,912,083	172.75	66,333,722	53,798,772	1.23
1976						
November - Novembre	212,876,131	13,844,296	184.52	7,175,503	57,861,307	1.49
December - Décembre	229,662,256	14,167,900	194.52	5,719,338	57,886,304	1.19
1977						
January - Janvier ...	206,433,460	14,269,027	173.61	5,416,808	58,329,978	1.11
February - Février ..	196,664,766	14,202,960	166.16	5,497,748	59,268,202	1.11
March - Mars .....	227,247,284	14,335,328	190.23	5,815,295	60,386,423	1.16
April - Avril .....	214,850,524	14,691,359	175.49	5,237,091	61,889,604	1.02
May - Mai .....	223,666,197	15,063,902	178.17	7,144,140	63,087,975	1.36
June - Juin .....	226,842,419	15,560,976	174.93	6,923,542	63,720,137	1.30
July - Juillet .....	215,455,913	15,608,340	165.65	6,320,196	64,351,418	1.18
August - Août .....	219,335,105	15,114,343	174.14	6,197,549	64,904,191	1.15
September - Septembre	227,958,201	15,225,519	179.67	6,224,132	65,746,328	1.14
October - Octobre ...	219,559,382	15,637,551	168.49	6,085,281	66,401,226	1.10
November - Novembre	228,990,722	15,624,443	175.87	8,251,210	66,099,634	1.50

(1) Includes cheques cashed against personal chequing accounts. - Comprend les chèques tirés sur les comptes chèques personnels. (2) Average deposits for the year. - Moyenne des dépôts de l'année. Note: Turnover in the monthly section reflects turnover on an annual basis. - Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.

# Value of Cheques Cashed in Canada


## Valeur des chèques encaissés au Canada











# Statistics Canada Statistique Canada

FEB 23 1978

Price: 30 cents, \$3.00 a year

Prix: 30 cents, \$3.00 par année

CHEQUES CASHEDCHÈQUES ENCAISSÉS

DECEMBER — 1977 — DÉCEMBRE

With the advent of centralized data processing, Bank Clearing Houses as they were known have been closed down. The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it would be incorrect to assume that this comparison will remain valid through time. An examination is currently underway in an attempt to establish boundaries that can be more precisely defined.

The value of cheques cashed in the 50 clearing centres in December totalled \$242,208 million, 2.9% above the value for the corresponding month of 1976. Payments in 5 of the 10 provinces rose in comparison. Debits increased in Prince Edward Island by 19.3%, Nova Scotia by 28.8%, New Brunswick by 13.7%, Ontario by 6.7%, and Alberta by 8.0%. Debits decreased in Newfoundland by 13.4%, Quebec by 2.7%, Manitoba by 13.6%, Saskatchewan by 1.0% and British Columbia by 0.6%.

The Centres:

Twenty-nine of the fifty centres showed a higher value of cheques cashed than in December of 1976. In respect of the major centres, payments increased in Toronto by 9.6% and decreased in Montreal by 3.0%, Winnipeg by 13.7% and Vancouver by 2.3%.

Deposit Turnover:

The turnover ratio of current deposits (compiled on an annual basis) was 175.49 compared with 194.52 for December 1976. The turnover ratio of savings accounts was 1.15 compared with the December 1976 ratio of 1.19.

Business Finance Division

L'avènement du traitement centralisé des données a fait disparaître les chambres de compensation bancaires dans leur ancienne forme. Les chiffres se rapportant au débit des comptes personnels continuent de rendre compte des données qui correspondent aux anciens centres, mais il serait inexact d'en conclure que cette comparaison sera toujours valable. On étudie actuellement le problème afin d'essayer de déterminer des limites plus précises.

La valeur des chèques encaissés dans 50 centres de compensation en décembre s'élevait à \$242,208 millions soit 2.9 % de plus qu'en décembre 1976. Les comparaisons pour le mois de décembre montrent que les versements ont augmenté dans 5 des 10 provinces. Les débits ont augmenté de 19.3 % dans l'Île-du-Prince-Édouard, de 28.8 % en Nouvelle-Écosse, de 13.7 % au Nouveau-Brunswick, de 6.7 % en Ontario, et de 8.0 % en Alberta. Les débits ont accusé une baisse de 13.4 % à Terre-Neuve, de 2.7 % au Québec, de 13.6 % au Manitoba, de 1.0 % en Saskatchewan et de 0.6 % en Colombie-Britannique.

Les centres:

Vingt-neuf des cinquante centres ont enregistré une valeur totale de chèques encaissés supérieure à celle du mois de décembre 1976. Pour ce qui est des grands centres, les versements ont augmenté de 9.6 % à Toronto. Les versements ont baissé de 3.0 % à Montréal, de 13.7 % à Winnipeg et de 2.3 % à Vancouver.

Volumes des transactions:

Le taux de transactions sur comptes courants (calculé sur une base annuelle) était de 175.49 comparativement à 194.52 en décembre 1976. Le taux de transactions sur comptes d'épargne était de 1.15 comparativement à 1.19 en décembre 1976.

Division des finances des entreprises



TABLE 1. Cheques Cashed Against Individual Accounts

TABEAU 1. Chèques tirés sur les comptes individuels

	December - Décembre			Twelve months - Douze mois		
	1976	1977	1977 1976	1976	1977	1977 1976
	thousands of dollars - milliers de dollars			thousands of dollars - milliers de dollars		
Newfoundland - Terre-Neuve:						
St. John's - Saint-Jean .....	1,452,612	1,259,295	0.87	15,787,211	16,930,666	1.07
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown .....	161,203	191,661	1.19	2,099,733	2,149,062	1.02
Nova Scotia - Nouvelle-Écosse:						
Glace Bay .....	18,365	19,464	1.06	214,778	223,015	1.04
Halifax .....	1,693,769	2,162,168	1.28	20,437,305	22,621,574	1.11
Sydney .....	159,472	230,422	1.44	1,733,000	1,968,991	1.14
Total - 3 centres .....	1,871,606	2,412,054	1.29	22,385,083	24,813,580	1.11
New Brunswick - Nouveau-Brunswick:						
Fredericton .....	492,203	579,788	1.18	5,787,654	6,450,287	1.11
Moncton .....	296,257	287,485	0.97	5,285,802	3,424,504	0.65
Saint John - Saint-Jean .....	609,100	723,100	1.19	6,523,991	7,179,707	1.10
Total - 3 centres .....	1,397,560	1,590,373	1.14	17,597,447	17,054,498	0.97
Québec:						
Chicoutimi .....	203,367	281,078	1.38	2,490,290	2,774,650	1.11
Drummondville .....	133,417	127,605	0.96	1,387,504	1,457,765	1.05
Granby .....	137,780	151,142	1.10	1,706,094	1,868,215	1.10
Montréal .....	55,134,162	53,461,673	0.97	548,486,609	609,658,655	1.11
Québec .....	6,060,988	5,893,859	0.97	87,696,610	83,740,908	0.95
St-Hyacinthe .....	233,116	264,771	1.14	2,382,447	2,712,900	1.14
Shawinigan .....	55,727	64,699	1.16	587,616	655,701	1.12
Sherbrooke .....	331,007	339,813	1.03	3,455,297	3,779,665	1.09
Trois-Rivières .....	188,403	229,410	1.22	2,058,492	2,237,037	1.09
Valleyfield .....	82,922	83,857	1.01	843,039	968,368	1.15
Total - 10 centres .....	62,560,889	60,897,907	0.97	651,093,998	709,853,864	1.09
Ontario:						
Brantford .....	382,791	359,592	0.94	4,364,017	4,553,957	1.04
Chatham .....	902,991	605,652	0.67	7,541,476	6,647,119	0.88
Cornwall .....	163,899	169,349	1.03	1,790,783	1,856,996	1.04
Guelph .....	340,542	287,944	0.85	3,203,187	3,315,116	1.03
Hamilton .....	3,042,559	3,008,444	0.99	34,498,706	35,894,556	1.04
Kingston .....	326,452	326,950	1.00	3,590,246	3,599,949	1.00
Kitchener .....	885,340	916,598	1.04	9,892,778	9,654,646	0.98
London .....	2,714,880	2,259,520	0.83	27,301,658	29,287,012	1.07
Niagara Falls .....	203,855	226,088	1.11	2,163,060	2,420,402	1.12
Oshawa .....	2,016,225	1,877,575	0.93	19,006,928	19,635,233	1.03
Ottawa .....	3,591,430	4,528,481	1.26	39,130,494	46,651,477	1.19
Peterborough .....	230,907	237,244	1.03	2,783,144	2,942,556	1.06
St. Catharines .....	1,023,397	487,750	0.48	8,842,139	7,294,795	0.83
Sarnia .....	421,219	410,608	0.97	4,169,187	5,441,980	1.31
Sault Ste. Marie .....	1,826,074	867,544	0.48	13,589,043	15,440,821	1.14
Sudbury .....	316,998	321,329	1.01	3,399,214	3,763,072	1.11
Thunder Bay .....	478,163	476,116	1.00	4,741,570	5,359,243	1.13
Timmins .....	134,879	144,670	1.07	1,446,615	1,615,077	1.12
Toronto .....	98,084,829	107,472,226	1.10	1,040,413,731	1,166,699,971	1.12
Windsor .....	1,183,204	1,265,980	1.07	16,578,302	16,493,951	0.99
Total - 20 centres .....	118,270,634	126,249,660	1.07	1,248,446,278	1,388,567,929	1.11
Manitoba:						
Brandon .....	135,380	126,692	0.94	1,355,679	1,562,556	1.15
Winnipeg .....	9,773,304	8,433,939	0.86	103,784,323	105,457,058	1.02
Total - 2 centres .....	9,908,684	8,560,631	0.86	105,140,002	107,019,614	1.02

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	December - Décembre			Twelve months - Douze mois		
	1976	1977	1977 1976	1976	1977	1977 1976
	thousands of dollars - milliers de dollars			thousands of dollars - milliers de dollars		
Saskatchewan:						
Moose Jaw .....	96,946	92,768	0.96	1,053,425	1,134,810	1.08
Prince Albert .....	110,172	121,469	1.10	1,145,627	1,304,361	1.14
Regina .....	2,400,187	2,303,469	0.96	25,442,015	27,277,017	1.07
Saskatoon .....	669,675	725,591	1.08	7,122,753	8,407,552	1.18
Total - 4 centres .....	3,276,980	3,243,297	0.99	34,763,820	38,123,740	1.10
Alberta:						
Calgary .....	10,469,496	10,974,532	1.05	102,379,679	114,792,343	1.12
Edmonton .....	7,046,814	7,990,902	1.13	71,065,750	86,211,228	1.21
Lethbridge .....	295,699	298,607	1.01	3,154,597	3,452,734	1.09
Medicine Hat .....	137,049	124,787	0.91	1,413,212	1,485,531	1.05
Total - 4 centres .....	17,949,058	19,388,828	1.08	178,013,238	205,941,836	1.16
British Columbia - Colombie-Britannique:						
Vancouver .....	15,473,177	15,118,273	0.98	161,425,969	172,008,146	1.07
Victoria .....	3,059,191	3,296,053	1.08	32,846,444	35,845,333	1.09
Total - 2 centres .....	18,532,368	18,414,326	0.99	194,272,413	207,853,479	1.07
Total - 50 centres .....	235,381,594	242,208,032	1.03	2,469,599,223	2,718,308,268	1.10

TABLE 2. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 2. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years - Années représentatives	Canada	Atlantic provinces - Provinces de l'Atlantique	Québec	Ontario	Prairie provinces - Provinces des Prairies	British Columbia - Colombie- Britannique
	thousands of dollars - milliers de dollars					
1924 .....	27,594,187(1)	584,861	8,132,991	11,209,395	5,941,776	1,725,164
1925 .....	28,082,674	572,500	8,475,226	11,236,044	5,956,658	1,842,246
1929 .....	46,670,481	797,958	16,483,667	18,543,268(2)	7,922,806	2,922,782
1930 .....	37,491,302	708,351	13,137,058	15,044,340	6,279,081	2,322,471
1932 .....	25,844,288	519,171	7,766,200	11,258,872	4,797,206(3)	1,502,839
1935 .....	31,546,067	574,053	8,977,530	13,876,626	6,445,396	1,672,462
1940 .....	34,437,475	824,490	9,973,062	15,384,403	6,118,407	2,137,113
1945 .....	68,384,813	1,553,591	19,309,333	31,543,362(4)	11,562,164	4,416,364
1950 .....	100,635,459	2,648,161(5)	29,106,858	43,146,167(6)	17,287,706	8,446,567
1955 .....	161,350,877	3,623,886	47,931,767	71,973,447	25,008,924	12,812,854
1960 .....	269,619,054	5,499,100	80,114,230	125,319,946	40,667,168	18,018,609
1965 .....	475,980,871	9,667,242	144,586,126	219,777,367	68,303,393	33,646,743
1967 .....	568,122,322	12,712,732	173,743,117	257,011,586	83,373,585	41,281,302
1968 .....	618,313,206	14,439,823	180,967,485	286,109,924	90,157,013	46,638,961
1969 .....	714,993,156	17,472,452	194,298,992	347,670,054	98,711,585	56,840,073
1970 .....	796,636,953	19,080,872	209,288,301	402,945,677(7)	107,908,648	57,413,455
1971 .....	894,405,536	20,377,832	232,281,965	463,437,596	113,313,909	64,994,234
1972 .....	1,040,547,536	22,480,706	270,785,797	543,584,256	124,969,889	78,726,888
1973 .....	1,334,374,569	25,381,973	328,719,288	720,817,489	157,459,786	101,996,033
1974 .....	1,656,009,230	32,790,595	433,121,617	841,985,153	214,663,119	133,448,746
1975 .....	2,088,082,180	39,486,772	539,737,648	1,082,033,951	262,828,216	163,995,593
1976 .....	2,406,649,720	48,034,309	639,638,516	1,206,787,422	317,917,060	194,272,413
1977 .....	2,649,874,212	50,156,451	697,179,228	1,343,599,864	351,085,190	207,853,479

(1) Original 31 centres. - À l'origine, 31 centres. (2) Includes Sarnia as of January 1926 and Sudbury as of September 1929. - Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929. (3) Weyburn branches absorbed by Imperial Bank, May 1931. - Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931. (4) St. Catharines data added as of May 1941. - Données sur St. Catharines ajoutées à partir de mai 1941. (5) St. John's, Newfoundland, data added as of April 1949. - Données sur Saint-Jean, Terre-Neuve, ajoutées à partir d'avril 1949. (6) Cornwall data added as of May 1950. - Données sur Cornwall ajoutées à partir de mai 1950. (7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure. - En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William. Revised figures. - Nombres rectifiés.

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	December - Décembre					
	Current - Courant		Savings - Épargne		Personal chequing - Chèques personnels	
	1976	1977	1976	1977	1976	1977
	thousands of dollars - milliers de dollars					
Newfoundland - Terre-Neuve:						
St. John's - Saint-Jean .....	1,355,424	1,146,501	65,738	79,637	31,450	33,157
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown .....	140,558	170,738	9,115	9,129	11,530	11,794
Nova Scotia - Nouvelle-Écosse:						
Glace Bay .....	14,713	15,899	1,900	1,703	1,752	1,862
Halifax .....	1,569,768	2,023,752	51,791	59,534	72,210	78,882
Sydney .....	144,982	215,390	6,286	7,327	8,204	7,705
Total - 3 centres .....	1,729,463	2,255,041	59,977	68,564	82,166	88,449
New Brunswick - Nouveau-Brunswick:						
Fredericton .....	453,210	526,970	21,857	34,047	17,136	18,771
Moncton .....	262,012	251,260	14,688	15,944	19,557	20,281
Saint John - Saint-Jean .....	561,579	676,603	26,949	25,061	20,572	21,436
Total - 3 centres .....	1,276,801	1,454,833	63,494	75,052	57,265	60,488
Québec:						
Chicoutimi .....	182,372	258,323	13,840	15,582	7,155	7,173
Drummondville .....	124,573	117,265	6,677	8,202	2,167	2,138
Granby .....	126,603	139,290	7,084	7,222	4,093	4,630
Montréal .....	53,324,619	51,785,649	1,382,225	1,263,526	427,318	412,498
Québec .....	5,801,881	5,601,274	221,906	257,301	37,201	35,284
St-Hyacinthe .....	212,267	245,832	14,774	14,893	6,075	4,046
Shawinigan .....	48,812	57,674	4,759	4,711	2,156	2,314
Sherbrooke .....	297,460	305,801	21,221	18,967	12,326	15,045
Trois-Rivières .....	170,409	210,788	12,005	11,812	5,989	6,810
Valleyfield .....	74,530	75,444	5,936	5,362	2,456	3,051
Total - 10 centres .....	60,363,526	58,797,340	1,690,427	1,607,578	506,936	492,989
Ontario:						
Brantford .....	345,517	320,684	20,063	20,544	17,211	18,364
Chatham .....	874,899	572,301	15,583	17,946	12,509	15,405
Cornwall .....	144,497	148,795	11,662	11,789	7,740	8,765
Guelph .....	303,250	239,973	20,327	28,674	16,965	19,297
Hamilton .....	2,764,867	2,695,934	167,526	180,115	110,166	132,395
Kingston .....	264,346	251,125	29,261	41,312	32,845	34,513
Kitchener .....	800,135	831,194	43,819	44,098	41,386	41,306
London .....	2,561,868	2,095,387	77,975	81,309	75,037	82,824
Niagara Falls .....	175,037	194,222	16,733	18,824	12,085	13,042
Oshawa .....	1,957,700	1,814,670	35,756	36,741	22,769	26,164
Ottawa .....	3,217,014	4,101,019	189,630	202,745	184,786	224,717
Peterborough .....	190,753	187,174	20,547	30,550	19,607	19,520
St. Catharines .....	968,271	430,694	28,649	30,529	26,477	26,527
Sarnia .....	378,471	363,267	23,236	26,228	19,512	21,113
Sault Ste. Marie .....	1,789,960	829,701	19,805	19,859	16,309	17,984
Sudbury .....	259,295	260,757	32,830	32,449	24,873	28,123
Thunder Bay .....	417,437	406,952	32,837	37,902	27,889	31,262
Timmins .....	112,760	119,452	15,441	17,147	6,678	8,071
Toronto .....	95,539,026	104,537,021	1,769,058	2,117,084	776,745	818,121
Windsor .....	1,058,067	1,114,589	79,129	98,299	46,008	53,092
Total - 20 centres .....	114,123,170	121,514,911	2,649,867	3,094,144	1,497,597	1,640,605
Manitoba:						
Brandon .....	104,978	97,458	16,137	15,228	14,265	14,006
Winnipeg .....	9,427,306	7,998,141	171,026	228,182	174,972	207,616
Total - 2 centres .....	9,532,284	8,095,599	187,163	243,410	189,237	221,622



TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	December - Décembre					
	Current - Courant		Savings - Épargne		Personal chequing - Chèques personnels	
	1976	1977	1976	1977	1976	1977
	thousands of dollars - milliers de dollars					
Saskatchewan:						
Moose Jaw .....	75,905	70,712	8,553	8,830	12,488	13,226
Prince Albert .....	92,942	103,107	6,093	6,317	11,137	12,045
Regina .....	2,296,180	2,203,132	47,266	41,291	56,741	59,046
Saskatoon .....	583,209	635,219	33,356	34,421	53,110	55,951
Total - 4 centres .....	3,048,236	3,012,170	95,268	90,859	133,476	140,268
Alberta:						
Calgary .....	9,988,373	10,373,688	203,402	200,552	277,721	400,292
Edmonton .....	6,622,881	7,324,325	157,569	264,718	266,364	401,859
Lethbridge .....	238,695	245,905	15,082	16,654	41,922	36,048
Medicine Hat .....	111,226	98,759	10,117	8,852	15,706	17,176
Total - 4 centres .....	16,961,175	18,042,677	386,170	490,776	601,713	855,375
British Columbia - Colombie-Britannique:						
Vancouver .....	14,571,227	14,154,844	431,800	468,495	470,150	494,934
Victoria .....	2,889,865	3,125,605	80,319	82,024	89,007	88,424
Total - 2 centres .....	17,461,092	17,280,449	512,119	550,519	559,157	583,358
Total - 50 centres .....	225,991,729	231,770,259	5,719,338	6,309,668	3,670,527	4,128,105

TABLE 4. Cheques Cashed Against Current and Savings Accounts

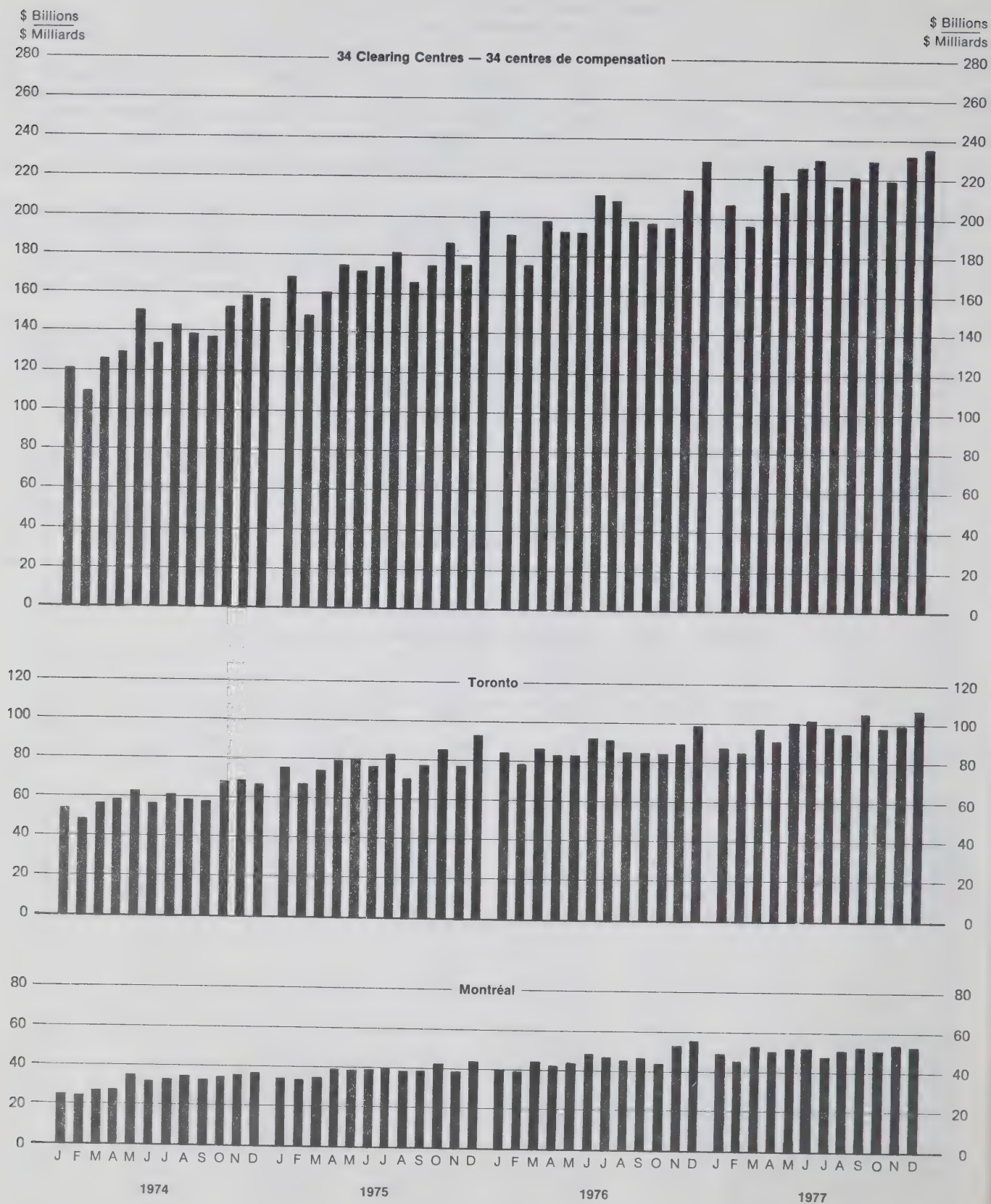
TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) - Courant(1)			Savings - Épargne		
	Cheques cashed - Chèques encaissés	Deposits(2) - Dépôts(2)	Turnover - Rotation	Cheques cashed - Chèques encaissés	Deposits(2) - Dépôts(2)	Turnover - Rotation
	thousands of dollars - milliers de dollars			thousands of dollars - milliers de dollars		
1971 .....	885,371,891	7,715,954	114.75	34,090,452	22,798,922	1.50
1972 .....	1,028,679,510	9,095,564	113.10	38,253,735	26,201,294	1.46
1973 .....	1,325,656,531	10,214,452	129.78	44,318,965	29,464,452	1.50
1974 .....	1,641,157,509	11,124,141	147.53	57,622,225	38,269,960	1.51
1975 .....	2,074,332,993	13,131,134	157.97	64,194,432	44,540,450	1.44
1976 .....	2,403,265,501	13,912,083	172.75	66,333,722	53,798,772	1.23
1976						
December - Décembre	229,662,256	14,167,900	194.52	5,719,338	57,886,304	1.19
1977						
January - Janvier ...	206,433,460	14,269,027	173.61	5,416,808	58,329,978	1.11
February - Février ..	196,664,766	14,202,960	166.16	5,497,748	59,268,202	1.11
March - Mars .....	227,247,284	14,335,328	190.23	5,815,295	60,386,423	1.16
April - Avril .....	214,850,524	14,691,359	175.49	5,237,091	61,889,604	1.02
May - Mai .....	223,666,197	15,063,902	178.17	7,144,140	63,087,975	1.36
June - Juin .....	226,842,419	15,560,976	174.93	6,923,542	63,720,137	1.30
July - Juillet .....	215,455,913	15,608,340	165.65	6,320,196	64,351,418	1.18
August - Août .....	219,335,105	15,114,343	174.14	6,197,549	64,904,191	1.15
September - Septembre	227,958,201	15,225,519	179.67	6,224,132	65,746,328	1.14
October - Octobre ...	219,559,382	15,637,551	168.49	6,085,281	66,401,226	1.10
November - Novembre	229,011,305 <sup>r</sup>	15,624,443	175.89 <sup>r</sup>	8,213,898 <sup>r</sup>	66,099,634	1.49 <sup>r</sup>
December - Décembre	235,898,364	16,130,528	175.49	6,309,668	65,804,350	1.15

(1) Includes cheques cashed against personal chequing accounts. - Comprend les chèques tirés sur les comptes chèques personnels. (2) Average deposits for the year. - Moyenne des dépôts de l'année. Note: Turnover in the monthly section reflects turnover on an annual basis. - Note: La rotation dans la section mensuelle est calculée sur une base annuelle.

# Value of Cheques Cashed in Canada

## Valeur des chèques encaissés au Canada











# Statistics Canada Statistique Canada

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## CHEQUES CASHED

JANUARY - 1978 - JANVIER

With the advent of centralized data processings, Bank Clearing Houses as they were known have been closed down. The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it would be incorrect to assume that this comparison will remain valid through time. An examination is currently underway in an attempt to establish boundaries that can be more precisely defined.

The value of cheques cashed in the 50 clearing centres in January totalled \$236,715 million, 11.7% above the value for the corresponding month of 1977. Payments in all of the 10 provinces rose in comparison. Debits increased in Newfoundland by 59.4%, Prince Edward Island by 13.8%, Nova Scotia by 19.2%, New Brunswick by 14.9%, Québec by 0.3%, Ontario by 16.3%, Manitoba by 0.9%, Saskatchewan by 24.7%, Alberta by 26.7% and British Columbia by 6.8%.

### The Centres

Forty-three of the 50 centres showed a higher value of cheques cashed than in January of 1977. In respect of the major centres, payments increased in Montreal by 0.6%, Toronto by 21.0%, Winnipeg by 0.7% and Vancouver by 5.3%.

### Deposit Turnover

The turnover ratio of current deposits (compiled on an annual basis) was 174.88 compared with 173.61 for January 1977. The turnover ratio of savings accounts was 1.09 compared with the January 1977 ratio of 1.11.

Business Finance Division

March - 1978 - Mars  
5-4404-509

Prix: 30 cents, \$3.00 par année

## CHÈQUES ENCAISSÉS

L'avènement du traitement centralisé des données a fait disparaître les chambres de compensation bancaires dans leur ancienne forme. Les chiffres se rapportant au débit des comptes personnels continuent de rendre compte des données qui correspondent aux anciens centres, mais il serait inexact d'en conclure que cette comparaison sera toujours valable. On étudie actuellement le problème afin d'essayer de déterminer des limites plus précises.

La valeur des chèques encaissés dans 50 centres de compensation en janvier s'élevait à \$236,715 millions soit 11.7 % de plus qu'en janvier 1977. Les comparaisons pour le mois de janvier montrent que les versements ont augmenté dans les 10 provinces. Les débits ont augmenté de 59.4 % à Terre-Neuve, de 13.8 % dans l'Île-du-Prince-Édouard, de 19.2 % en Nouvelle-Écosse, de 14.9 % au Nouveau-Brunswick, de 0.3 % au Québec, de 16.3 % en Ontario, de 0.9 % au Manitoba, de 24.7 % en Saskatchewan, de 26.7 % en Alberta et de 6.8 % en Colombie-Britannique.

### Les centres

Quarante-trois des 50 centres ont enregistré une valeur totale de chèques encaissés supérieure à celle du mois de janvier 1977. Pour ce qui est des grands centres, les versements ont augmenté de 0.6 % à Montréal, de 21.0 % à Toronto, de 0.7 % à Winnipeg et de 5.3 % à Vancouver.

### Volumes des transactions

Le taux de transactions sur comptes courants (calculé sur une base annuelle) était de 174.88 comparativement à 173.61 en janvier 1977. Le taux de transactions sur comptes d'épargne était de 1.09 comparativement à 1.11 en janvier 1977.

Division des finances des entreprises

TABLE 1. Cheques Cashed Against Individual Accounts

TABLERAU 1. Chèques tirés sur les comptes individuels

	January - Janvier		
	1977	1978	<u>1978</u> <u>1977</u>
	thousands of dollars — milliers de dollars		
Newfoundland - Terre-Neuve:			
St. John's .....	1,056,391	1,683,093	1.59
Prince Edward Island - Île-du-Prince-Édouard:			
Charlottetown .....	159,334	181,093	1.14
Nova Scotia - Nouvelle-Écosse:			
Glace Bay .....	15,545	16,099	1.04
Halifax .....	1,907,455	2,200,682	1.15
Sydney .....	129,624	229,806	1.77
Total - 3 centres .....	2,052,624	2,446,587	1.19
New Brunswick - Nouveau-Brunswick:			
Fredericton .....	420,786	539,039	1.28
Moncton .....	266,640	277,458	1.04
Saint John .....	528,993	580,175	1.10
Total - 3 centres .....	1,216,419	1,396,672	1.15
Québec:			
Chicoutimi .....	157,114	235,524	1.50
Drummondville .....	101,530	112,351	1.11
Granby .....	112,445	153,764	1.37
Montréal .....	49,475,737	49,770,099	1.01
Québec .....	7,114,369	6,728,629	0.95
St-Hyacinthe .....	180,568	214,563	1.19
Shawinigan .....	45,834	57,416	1.25
Sherbrooke .....	272,212	295,838	1.09
Trois-Rivières .....	149,360	205,223	1.37
Valleyfield .....	75,168	73,736	0.98
Total - 10 centres .....	57,684,337	57,847,143	1.00
Ontario:			
Brantford .....	331,652	370,115	1.12
Chatham .....	629,020	570,396	0.91
Cornwall .....	111,150	163,398	1.47
Guelph .....	309,075	327,080	1.06
Hamilton .....	2,645,046	3,068,764	1.16
Kingston .....	275,532	284,493	1.03
Kitchener .....	660,614	712,259	1.08
London .....	3,256,525	2,211,840	0.68
Niagara Falls .....	157,741	188,373	1.19
Oshawa .....	1,344,635	1,313,260	0.98
Ottawa .....	3,655,658	4,101,781	1.12
Peterborough .....	183,101	202,377	1.11
St. Catharines .....	593,631	542,020	0.91
Sarnia .....	347,313	570,117	1.64
Sault Ste. Marie .....	1,782,773	442,156	0.25
Sudbury .....	258,908	283,798	1.10
Thunder Bay .....	380,658	451,840	1.19
Timmins .....	109,646	117,854	1.07
Toronto .....	87,384,588	105,711,767	1.21
Windsor .....	1,327,419	1,394,359	1.05
Total - 20 centres .....	105,744,685	123,028,047	1.16
Manitoba:			
Brandon .....	106,189	123,536	1.16
Winnipeg .....	8,446,915	8,508,947	1.01
Total - 2 centres .....	8,553,104	8,632,483	1.01



TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	January - Janvier		
	1977	1978	1978 1977
	thousands of dollars - milliers de dollars		
Saskatchewan:			
Moose Jaw .....	89,251	97,266	1.09
Prince Albert .....	91,894	124,716	1.36
Regina .....	2,015,500	2,499,812	1.24
Saskatoon .....	703,600	895,529	1.27
Total - 4 centres .....	2,900,245	3,617,323	1.25
Alberta:			
Calgary .....	9,758,755	12,203,026	1.25
Edmonton .....	5,882,556	7,648,932	1.30
Lethbridge .....	256,505	306,880	1.20
Medicine Hat .....	104,890	119,083	1.14
Total - 4 centres .....	16,002,706	20,277,921	1.27
British Columbia - Colombie-Britannique:			
Vancouver .....	13,799,686	14,538,086	1.05
Victoria .....	2,680,737	3,066,121	1.14
Total - 2 centres .....	16,480,423	17,604,207	1.07
Total - 50 centres .....	211,850,268	236,714,569	1.12

TABLE 2. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 2. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years - Années représentatives	Canada	Atlantic provinces - Provinces de l'Atlantique	Québec	Ontario	Prairie provinces - Provinces des Prairies	British Columbia - Colombie- Britannique
	thousands of dollars - milliers de dollars					
1924 .....	2,177,587(1)	51,937	616,921	907,190	453,695	147,844
1925 .....	2,230,038	43,433	714,408	899,501	442,998	149,698
1929 .....	4,095,330	66,663	1,527,636	1,658,998(2)	591,636	250,397
1930 .....	3,211,422	60,529	1,055,695	1,339,957	539,595	215,646
1932 .....	20,844,288	519,171	2,766,200	11,258,872	4,797,206(3)	1,502,839
1935 .....	2,682,051	43,509	781,272	1,289,471	535,391	132,408
1940 .....	2,674,335	63,562	808,906	1,135,585	493,748	172,534
1945 .....	5,069,995	111,196	1,553,035	2,226,044(4)	872,432	307,288
1950 .....	7,307,022	197,111(5)	2,284,057	3,105,448(6)	1,155,839	564,567
1955 .....	12,452,938	323,344	3,751,023	5,608,172	1,795,200	975,199
1960 .....	20,397,897	421,135	6,033,848	9,749,568	2,897,683	1,295,663
1965 .....	36,167,160	695,960	10,759,890	17,431,112	5,081,297	2,198,901
1968 .....	51,420,265	1,098,618	14,911,301	24,364,021	7,404,804	3,641,521
1969 .....	55,806,654	1,284,984	15,590,440	27,038,440	7,639,251	4,253,539
1970 .....	59,451,990	1,485,874	14,594,210	30,633,746(7)	8,228,152	4,510,008
1971 .....	61,869,437	1,275,745	16,596,661	32,415,293	7,435,698	4,146,040
1972 .....	76,579,280	1,778,728	19,314,623	41,017,338	9,238,426	5,230,165
1973 .....	100,664,563	1,992,303	25,334,542	54,064,592	12,077,032	7,196,094
1974 .....	121,125,355	2,524,066	29,512,009	63,409,826	16,275,164	9,404,290
1975 .....	169,250,213	2,984,123	41,607,084	87,323,849	23,777,592	13,557,565
1976 .....	191,828,528	3,772,407	50,912,573	96,745,355	26,153,092	14,245,101
1977 .....	206,411,328	3,759,479	56,862,318	101,853,053	27,456,055	16,480,423
1978 .....	232,084,367	4,741,408	56,794,566	120,416,459	32,527,727	17,604,207

(1) Original 31 centres. - À l'origine, 31 centres. (2) Includes Sarnia as of January 1926 and Sudbury as of September 1929. - Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929. (3) Weyburn branches absorbed by Imperial Bank, May 1931. - Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931. (4) St. Catharines data added as of May 1941. - Données sur St. Catharines ajoutées à partir de mai 1941. (5) St. John's, Newfoundland, data added as of April 1949. - Données sur Saint-Jean, Terre-Neuve, ajoutées à partir d'avril 1949. (6) Cornwall data added as of May 1950. - Données sur Cornwall ajoutées à partir de mai 1950. (7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure. - En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	January - Janvier					
	Current — Courant		Savings — Épargne		Personal chequing — Chèques personnels	
	1977	1978	1977	1978	1977	1978
	thousands of dollars — milliers de dollars					
Newfoundland — Terre-Neuve:						
St. John's .....	962,670	1,577,624	66,407	72,139	27,314	33,330
Prince Edward Island — Île-du-Prince-Édouard:						
Charlottetown .....	141,972	160,529	7,168	9,820	10,194	10,744
Nova Scotia — Nouvelle-Écosse:						
Glace Bay .....	12,308	12,955	1,707	1,499	1,530	1,645
Halifax .....	1,793,984	2,062,015	50,709	55,690	62,762	82,977
Sydney .....	116,418	213,848	5,139	6,404	8,067	9,554
Total — 3 centres .....	1,922,710	2,288,818	57,555	63,593	72,359	94,176
New Brunswick — Nouveau-Brunswick:						
Fredericton .....	387,174	487,859	18,075	33,943	15,537	17,237
Moncton .....	233,652	244,097	13,637	13,648	19,351	19,713
Saint John .....	491,583	537,773	18,933	21,342	18,477	21,060
Total — 3 centres .....	1,112,409	1,269,729	50,645	68,933	53,365	58,010
Québec:						
Chicoutimi .....	140,396	215,435	10,973	13,481	5,745	6,608
Drummondville .....	94,160	102,827	5,591	7,642	1,779	1,882
Granby .....	102,488	142,360	6,126	6,632	3,831	4,772
Montréal .....	47,796,900	48,037,093	1,314,585	1,256,518	364,252	476,488
Québec .....	6,819,173	6,415,515	265,150	276,995	30,046	36,119
St-Hyacinthe .....	164,754	197,969	12,771	13,373	3,043	3,221
Shawinigan .....	39,799	50,862	4,609	4,423	1,426	2,131
Sherbrooke .....	243,092	267,317	18,466	16,332	10,654	12,189
Trois-Rivières .....	134,745	187,867	9,196	10,541	5,419	6,815
Valleyfield .....	67,567	65,372	5,602	5,883	1,999	2,481
Total — 10 centres .....	55,603,074	55,682,617	1,653,069	1,611,820	428,194	552,706
Ontario:						
Brantford .....	301,231	332,198	16,203	20,285	14,218	17,632
Chatham .....	605,353	541,185	11,845	14,969	11,822	14,242
Cornwall .....	94,722	142,655	10,058	11,893	6,370	8,850
Guelph .....	271,374	280,232	20,325	28,412	17,376	18,436
Hamilton .....	2,416,017	2,793,559	130,247	164,612	98,782	110,593
Kingston .....	222,212	216,528	26,527	35,937	26,793	32,028
Kitchener .....	585,612	635,309	39,164	37,784	35,838	39,166
London .....	3,121,731	2,066,096	69,691	75,078	65,103	70,666
Niagara Falls .....	126,340	158,989	19,790	16,859	11,611	12,525
Oshawa .....	1,297,247	1,252,314	28,000	35,885	19,388	25,061
Ottawa .....	3,310,794	3,699,601	174,181	195,611	170,683	206,569
Peterborough .....	149,117	163,714	17,438	19,830	16,546	18,833
St. Catharines .....	546,065	487,260	24,618	30,149	22,948	24,611
Sarnia .....	308,573	526,978	21,230	23,189	17,510	19,950
Sault Ste. Marie .....	1,749,564	402,184	18,936	21,554	14,273	18,418
Sudbury .....	208,392	227,922	27,694	30,428	22,822	25,448
Thunder Bay .....	325,357	382,991	29,235	37,291	26,066	31,558
Timmins .....	93,375	96,393	10,050	14,166	6,221	7,295
Toronto .....	85,092,423	102,882,874	1,600,104	1,951,874	692,061	877,019
Windsor .....	1,215,559	1,256,848	71,697	83,024	40,163	54,487
Total — 20 centres .....	102,041,058	118,545,830	2,367,033	2,848,830	1,336,594	1,633,387
Manitoba:						
Brandon .....	81,586	95,462	12,826	14,446	11,777	13,628
Winnipeg .....	8,098,490	8,131,840	185,151	182,204	163,274	194,903
Total — 2 centres .....	8,180,076	8,227,302	197,977	196,650	175,051	208,531

TABLE 3. Cheques Cashed by Type of Account -- Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	January - Janvier					
	Current - Courant		Savings - Épargne		Personal chequing - Chèques personnels	
	1977	1978	1977	1978	1977	1978
	thousands of dollars - milliers de dollars					
Saskatchewan:						
Moose Jaw .....	64,193	69,650	11,303	13,188	13,755	14,428
Prince Albert .....	75,572	105,088	7,028	7,796	9,294	11,832
Regina .....	1,924,050	2,373,654	40,502	59,833	50,948	66,325
Saskatoon .....	621,165	803,156	32,716	34,438	49,719	57,935
Total - 4 centres .....	2,684,980	3,351,548	91,549	115,255	123,716	150,520
Alberta:						
Calgary .....	9,160,749	11,576,695	276,511	207,558	321,495	418,773
Edmonton .....	5,524,496	7,086,675	139,748	219,992	218,312	342,265
Lethbridge .....	213,838	248,437	14,189	16,961	28,478	41,482
Medicine Hat .....	80,932	92,828	9,039	9,121	14,919	17,134
Total - 4 centres .....	14,980,015	19,004,635	439,487	453,632	583,204	819,654
British Columbia - Colombie-Britannique:						
Vancouver .....	12,956,895	13,519,007	417,735	514,556	425,056	504,523
Victoria .....	2,533,094	2,899,092	68,183	81,552	79,460	85,477
Total - 2 centres .....	15,489,989	16,418,099	485,918	596,108	504,516	590,000
Total - 50 centres .....	203,118,953	226,526,731	5,416,808	6,036,780	3,314,507	4,151,058

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) - Courant(1)			Savings - Épargne		
	Cheques cashed - Chèques encaissés	Deposits(2) - Dépôts(2)	Turnover - Rotation	Cheques cashed - Chèques encaissés	Deposits(2) - Dépôts(2)	Turnover - Rotation
	thousands of dollars - milliers de dollars			thousands of dollars - milliers de dollars		
1972 .....	1,028,679,510	9,095,564	113.10	38,253,735	26,201,294	1.46
1973 .....	1,325,656,531	10,214,452	129.78	44,318,965	29,464,452	1.50
1974 .....	1,641,157,509	11,124,141	147.53	57,622,225	38,269,960	1.51
1975 .....	2,074,332,993	13,131,134	157.97	64,194,432	44,540,450	1.44
1976 .....	2,403,265,501	13,912,083	172.75	66,333,722	53,798,772	1.23
1977 .....	2,642,922,920	15,122,023	174.78	75,385,348	63,332,456	1.19
<u>1977</u>						
January - Janvier .....	206,433,460	14,269,027	173.61	5,416,808	58,329,978	1.11
February - Février .....	196,664,766	14,202,960	166.16	5,497,748	59,268,202	1.11
March - Mars .....	227,247,284	14,335,328	190.23	5,815,295	60,386,423	1.16
April - Avril .....	214,850,524	14,691,359	175.49	5,237,091	61,889,604	1.02
May - Mai .....	223,666,197	15,063,902	178.17	7,144,140	63,087,975	1.36
June - Juin .....	226,842,419	15,560,976	174.93	6,923,542	63,720,137	1.30
July - Juillet .....	215,455,913	15,608,340	165.65	6,320,196	64,351,418	1.18
August - Août .....	219,335,105	15,114,343	174.14	6,197,549	64,904,191	1.15
September - Septembre .....	227,958,201	15,225,519	179.67	6,224,132	65,746,328	1.14
October - Octobre .....	219,559,382	15,637,551	168.49	6,085,281	66,401,226	1.10
November - Novembre .....	229,011,305	15,624,443	175.89	8,213,898	66,099,634	1.49
December - Décembre .....	235,898,364	16,130,528	175.49	6,309,668	65,804,350	1.15
<u>1978</u>						
January - Janvier .....	230,677,789	15,828,448	174.88	6,036,780	66,262,755	1.09

(1) Includes cheques cashed against personal chequing accounts. - Comprend les chèques tirés sur les comptes chèques personnels. (2) Average deposits for the year. - Moyenne des dépôts de l'année. Note: Turnover in the monthly section reflects turnover on an annual basis. - Note: La rotation dans la section mensuelle est calculée sur une base annuelle.



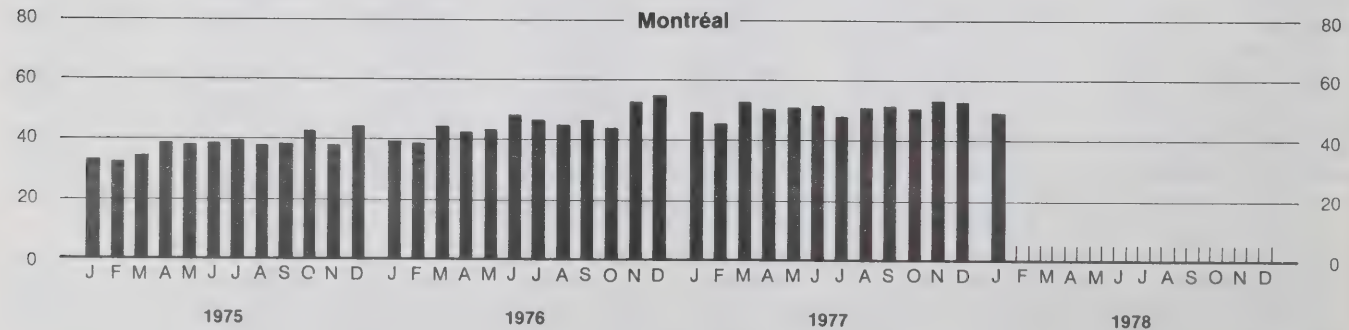
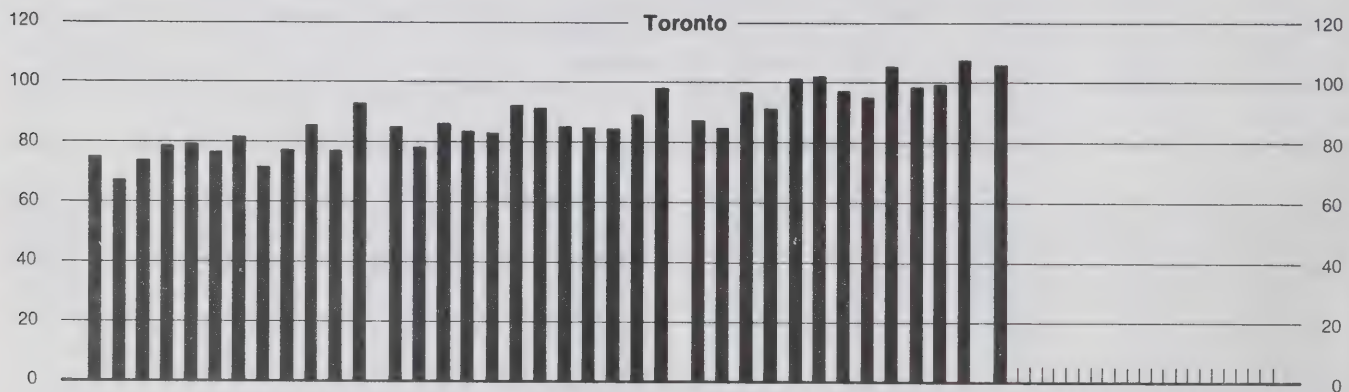
# Value of Cheques Cashed in Canada

## Valeur des chèques encaissés au Canada

\$ Billions  
\$ Milliards

\$ Billions  
\$ Milliards


34 Clearing Centres — 34 centres de compensation











# Statistics Canada Statistique Canada

Government  
Publication

Price: 30 cents, \$3.00 a year

Prix: 30 cents, \$3.00 par année

CHEQUES CASHEDCHÈQUES ENCAISSÉS

FEBRUARY - 1978 - FÉVRIER

With the advent of centralized data processing, Bank Clearing Houses as they were known have been closed down. The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it would be incorrect to assume that this comparison will remain valid through time. Also, data in this publication do not include cheques drawn on the Receiver General or cheques drawn on deposit accounts held in the name of the Receiver General. For further information refer to 61-201.

The value of cheques cashed in the 50 clearing centres in February totalled \$214,041 million, 59% above the value for the corresponding month of 1977. Payments in 7 of the 10 provinces rose in comparison. Debits increased in Prince Edward Island by 24.8%, Nova Scotia by 7.8%, New Brunswick by 3.4%, Ontario by 10.6%, Saskatchewan by 3.1%, Alberta by 13.7% and British Columbia by 3.5%. Debits decreased in Newfoundland 23.8%, Quebec by 2.7%, and Manitoba by 0.15%.

The Centres:

Thirty-three of the fifty centres showed a higher value of cheques cashed than in February of 1977. In respect of the major centres, payments increased in Toronto by 14.9%, and Vancouver by 1.5%. Debits decreased in Montreal by 1.9% and Winnipeg by 0.16%.

Deposit Turnover:

The turnover ratio of current deposits (compiled on an annual basis) was 167.95 compared with 166.16 for February 1977. The turnover ratio of savings accounts was 1.05 compared with the February 1977 ratio of 1.11.

Financial Institutions Section  
Business Finance Division  
(Telephone: 613-996-6631)

L'avènement du traitement centralisé des données a fait disparaître les chambres de compensation bancaires dans leur ancienne forme. Les chiffres se rapportant au débit des comptes personnels continuent de rendre compte des données qui correspondent aux anciens centres, mais il serait inexact d'en conclure que cette comparaison sera toujours valable. De plus, les données de cette publication ne comprennent pas les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général. Pour plus de renseignements, voir le numéro 61-201 du catalogue.

La valeur des chèques encaissés dans 50 centres de compensation en février s'élevait à \$214,041 millions soit 59 % de plus qu'en février 1977. Les comparaisons pour le mois de février montrent que les versements ont augmenté dans 7 des 10 provinces. Les débits ont augmenté de 24.8 % dans l'Île-du-Prince-Édouard, de 7.8 % en Nouvelle-Écosse, de 3.4 % au Nouveau-Brunswick, de 10.6 % en Ontario, de 3.1 % en Saskatchewan, de 13.7 % en Alberta, et de 3.5 % en Colombie-Britannique. Les débits ont accusé une baisse de 23.8 % à Terre-Neuve, de 2.7 % au Québec et de 0.15 % au Manitoba.

Les centres:

Trente-trois des cinquante centres ont enregistré une valeur totale de chèques encaissés supérieure à celle du mois de février 1977. Pour ce qui est des grands centres, les versements ont augmenté de 14.9 % à Toronto et de 1.5 % à Vancouver. Les versements ont baissé de 1.9 % à Montréal et de 0.16 % à Winnipeg.

Volumes des transactions:

Le taux de transactions sur comptes courants (calculé sur une base annuelle) était de 167.95 comparativement à 166.16 en février 1977. Le taux de transactions sur comptes d'épargne était de 1.05 comparativement à 1.11 en février 1977.

La section des institutions financières,  
Division des finances des entreprises  
(Téléphone: 613-996-6631)

April - 1978 - Avril  
5-4404-509

TABLE 1. Cheques Cashed Against Individual Accounts

TABEAU 1. Chèques tirés sur les comptes individuels

	February - Février			First two months - Deux premiers mois		
	1977	1978	1978 1977	1977	1978	1978 1977
	thousands of dollars - milliers de dollars			thousands of dollars - milliers de dollars		
Newfoundland - Terre-Neuve:						
St. John's .....	1,569,260	1,196,472	0.76	2,625,651	2,879,565	1.10
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown .....	129,348	160,911	1.24	288,682	342,004	1.18
Nova Scotia - Nouvelle-Écosse:						
Glace Bay .....	16,806	15,668	0.93	32,351	31,767	0.98
Halifax .....	1,723,205	1,795,870	1.04	3,630,660	3,996,552	1.10
Sydney .....	113,770	187,780	1.65	243,394	417,586	1.72
Total - 3 centres .....	1,853,781	1,999,318	1.08	3,906,405	4,445,905	1.14
New Brunswick - Nouveau-Brunswick:						
Fredericton .....	427,779	417,549	0.98	848,565	956,588	1.13
Moncton .....	246,252	259,700	1.05	512,892	537,158	1.05
Saint John .....	496,614	533,411	1.07	1,025,607	1,113,586	1.09
Total - 3 centres .....	1,170,645	1,210,660	1.03	2,387,064	2,607,332	1.09
Québec:						
Chicoutimi .....	159,531	231,741	1.45	316,645	467,265	1.48
Drummondville .....	116,559	105,234	0.90	218,089	217,585	1.00
Granby .....	119,770	158,729	1.33	232,215	312,493	1.35
Montréal .....	45,750,145	44,881,855	0.98	95,225,882	94,651,954	0.99
Québec .....	6,799,770	6,060,910	0.89	13,914,139	12,789,539	0.92
St-Hyacinthe .....	212,403	220,472	1.04	392,971	435,035	1.11
Shawinigan .....	49,439	61,393	1.24	95,273	118,809	1.25
Sherbrooke .....	284,848	282,642	0.99	557,060	578,480	1.04
Trois-Rivières .....	158,233	214,240	1.35	307,593	419,463	1.36
Valleyfield .....	67,792	64,587	0.95	142,960	138,323	0.97
Total - 10 centres .....	53,718,490	52,281,803	0.97	111,402,827	110,128,946	0.99
Ontario:						
Brantford .....	345,161	358,367	1.04	676,813	728,482	1.08
Chatham .....	560,969	569,335	1.01	1,189,989	1,139,731	0.96
Cornwall .....	128,028	136,085	1.06	239,178	299,483	1.25
Guelph .....	309,808	260,713	0.84	618,883	587,793	0.95
Hamilton .....	2,857,657	2,682,387	0.94	5,502,703	5,751,151	1.05
Kingston .....	255,033	307,321	1.21	530,565	591,814	1.12
Kitchener .....	691,039	791,305	1.15	1,351,653	1,503,564	1.11
London .....	2,216,729	1,875,356	0.85	5,473,254	4,087,196	0.75
Niagara Falls .....	156,256	175,195	1.12	313,997	363,568	1.16
Oshawa .....	1,409,111	1,395,446	0.99	2,753,746	2,708,706	0.98
Ottawa .....	3,445,091	3,388,248	0.98	7,100,749	7,490,029	1.05
Peterborough .....	172,223	197,720	1.15	355,324	400,097	1.13
St. Catharines .....	685,249	453,265	0.66	1,278,880	995,285	0.78
Sarnia .....	383,956	676,809	1.76	731,269	1,246,926	1.71
Sault Ste. Marie .....	1,976,171	477,379	0.24	3,758,944	919,535	0.24
Sudbury .....	261,122	281,378	1.08	520,030	565,176	1.09
Thunder Bay .....	332,735	418,532	1.26	713,393	870,372	1.22
Timmins .....	105,988	107,268	1.01	215,634	225,122	1.04
Toronto .....	84,659,535	97,233,727	1.15	172,044,123	202,945,494	1.18
Windsor .....	1,289,345	1,246,184	0.97	2,616,764	2,640,543	1.01
Total - 20 centres .....	102,241,206	113,032,020	1.11	207,985,891	236,060,067	1.13
Manitoba:						
Brandon .....	105,518	107,612	1.02	211,707	231,148	1.09
Winnipeg .....	7,944,168	7,930,626	1.00	16,391,083	16,439,573	1.00
Total - 2 centres .....	8,049,686	8,038,238	1.00	16,602,790	16,670,721	1.00



TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	February - Février			First two months - Deux premiers mois		
	1977	1978	1978 1977	1977	1978	1978 1977
	thousands of dollars - milliers de dollars			thousands of dollars - milliers de dollars		
Saskatchewan:						
Moose Jaw .....	76,966	80,560	1.05	166,217	177,826	1.07
Prince Albert .....	89,664	96,576	1.08	181,558	221,292	1.22
Regina .....	2,000,088	2,071,655	1.04	4,015,588	4,571,467	1.14
Saskatoon .....	600,604	604,226	1.01	1,304,204	1,499,755	1.15
Total - 4 centres .....	2,767,322	2,853,017	1.03	5,667,567	6,470,340	1.14
Alberta:						
Calgary .....	9,094,261	9,993,839	1.10	18,853,016	22,196,865	1.18
Edmonton .....	5,557,929	6,691,535	1.20	11,440,485	14,340,467	1.25
Lethbridge .....	233,357	258,346	1.11	489,862	565,226	1.15
Medicine Hat .....	105,983	107,665	1.02	210,873	226,748	1.08
Total - 4 centres .....	14,991,530	17,051,385	1.14	30,994,236	37,329,306	1.20
British Columbia - Colombie-Britannique:						
Vancouver .....	13,561,314	13,762,610	1.01	27,361,000	28,300,696	1.03
Victoria .....	2,109,932	2,454,214	1.16	4,790,669	5,520,335	1.15
Total - 2 centres .....	15,671,246	16,216,824	1.03	32,151,669	33,821,031	1.05
Total - 50 centres .....	202,162,514	214,040,648	1.06	414,012,782	450,755,217	1.09

TABLE 2. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 2. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years - Années représentatives	Canada	Atlantic provinces - Provinces de l'Atlantique	Québec	Ontario	Prairie provinces - Provinces des Prairies	British Columbia - Colombie- Britannique
	thousands of dollars - milliers de dollars					
1924 .....	4,364,591(1)	98,504	1,300,536	1,804,687	881,589	279,275
1925 .....	4,145,081	82,147	1,309,692	1,643,713	825,918	283,611
1929 .....	7,522,611	124,623	2,714,749	3,126,617	1,070,759	485,863
1930 .....	6,026,446	111,977	1,997,250	2,500,398(2)	1,011,754	405,067
1932 .....	4,061,081	87,996	1,242,211	1,784,387	688,420	258,067
1935 .....	4,771,092	80,368	1,353,896	2,352,986	733,293	250,549
1940 .....	5,629,552	138,843	1,756,871	2,451,499	919,825	362,514
1945 .....	9,503,506	210,458	2,864,454	4,274,664(4)	1,556,769	597,161
1950 .....	13,306,823	360,086(5)	4,029,045	5,625,119(6)	2,182,304	1,110,269
1955 .....	23,886,782	625,776	7,209,446	10,840,423	3,386,597	1,824,540
1960 .....	41,827,091	825,101	12,361,800	20,389,798	5,554,173	2,696,219
1965 .....	71,304,118	1,376,674	21,797,899	33,890,732	9,677,447	4,561,366
1968 .....	96,977,886	2,209,013	28,116,919	46,057,179	13,796,638	6,798,137
1969 .....	107,568,444	2,515,128	30,671,606	52,295,791	13,787,599	8,298,320
1970 .....	116,019,994	2,864,084	29,471,928	59,341,212(7)	15,691,445	8,651,325
1971 .....	128,473,684	2,717,979	34,967,820	66,742,031	15,166,931	8,878,923
1972 .....	154,923,801	3,375,169	39,747,014	82,243,600	18,408,361	11,149,657
1973 .....	192,078,458	3,749,514	48,388,392	103,887,858	21,933,067	14,119,627
1974 .....	230,694,138	4,618,247	57,238,457	120,827,123	29,650,995	18,359,316
1975 .....	318,146,460	5,691,151	79,724,353	164,623,690	42,670,419	25,436,747
1976 .....	367,362,701	7,167,290	97,473,512	186,704,317	48,127,083	27,890,499
1977 .....	402,881,027	7,794,810	109,697,081	199,972,874	53,264,593	32,151,669
1978 .....	441,664,053	8,526,861	108,019,973	230,825,821	60,470,367	33,821,031

(1) Original 31 centres. - À l'origine, 31 centres. (2) Includes Sarnia as of January 1926 and Sudbury as of September 1929. - Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929. (3) Weyburn branches absorbed by Imperial Bank, May 1931. - Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931. (4) St. Catharines data added as of May 1941. - Données sur St. Catharines ajoutées à partir de mai 1941. (5) St. John's, Newfoundland, data added as of April 1949. - Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949. (6) Cornwall data added as of May 1950. - Données sur Cornwall ajoutées à partir de mai 1950. (7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure. - En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William. Revised figures. - Nombres rectifiés.



TABLE 3. Cheques Cashed by Type of Account

TABEAU 3. Chèques tirés par type de compte

	February -- Février					
	Current — Courant		Savings — Épargne		Personal chequing — Chèques personnels	
	1977	1978	1977	1978	1977	1978
	thousands of dollars — milliers de dollars					
Newfoundland — Terre-Neuve:						
St. John's .....	1,494,634	1,112,204	46,648	55,439	27,978	28,829
Prince Edward Island — Île-du-Prince-Édouard:						
Charlottetown .....	111,466	140,880	8,146	9,277	9,736	10,754
Nova Scotia — Nouvelle-Écosse:						
Glace Bay .....	13,709	12,582	1,660	1,649	1,437	1,437
Halifax .....	1,609,702	1,665,071	48,923	53,884	64,580	79,915
Sydney .....	99,065	172,799	5,782	6,579	8,923	8,402
Total — 3 centres .....	1,722,476	1,850,452	56,365	62,112	74,940	86,754
New Brunswick — Nouveau-Brunswick:						
Fredericton .....	399,598	368,245	13,845	33,230	14,336	16,074
Moncton .....	216,540	226,438	13,785	13,972	15,927	19,290
Saint John .....	458,855	482,806	19,017	29,289	18,742	21,316
Total — 3 centres .....	1,074,993	1,077,489	46,647	76,491	49,005	56,680
Québec:						
Chicoutimi .....	143,288	214,154	10,159	11,584	6,084	6,003
Drummondville .....	107,867	95,382	6,705	7,798	1,987	2,054
Granby .....	110,282	147,982	5,888	6,641	3,600	4,106
Montréal .....	44,003,634	43,327,069	1,359,213	1,142,143	387,298	412,643
Québec .....	6,518,267	5,761,787	250,791	260,892	30,712	38,231
St-Hyacinthe .....	197,186	204,361	12,385	12,890	2,832	3,221
Shawinigan .....	43,516	54,245	4,115	4,742	1,808	2,406
Sherbrooke .....	254,014	253,815	19,712	17,236	11,122	11,591
Trois-Rivières .....	142,064	196,117	10,728	11,830	5,441	6,293
Valleyfield .....	60,691	57,407	4,834	4,689	2,267	2,491
Total — 10 centres .....	51,580,809	50,312,319	1,684,530	1,480,445	453,151	489,039
Ontario:						
Brantford .....	312,493	320,614	16,957	20,539	15,711	17,214
Chatham .....	536,981	538,446	12,682	16,323	11,306	14,566
Cornwall .....	109,539	116,245	10,662	11,216	7,827	8,624
Guelph .....	273,514	220,249	20,669	25,030	15,625	15,434
Hamilton .....	2,606,260	2,388,780	146,392	180,540	105,005	113,067
Kingston .....	195,092	244,860	29,465	31,307	30,476	31,154
Kitchener .....	616,749	708,688	38,107	43,768	36,183	38,849
London .....	2,076,849	1,717,626	71,696	81,218	68,184	76,512
Niagara Falls .....	130,563	146,619	14,557	15,763	11,136	12,813
Oshawa .....	1,359,231	1,334,257	29,102	35,613	20,778	25,576
Ottawa .....	3,100,748	2,997,417	168,894	195,192	175,449	195,639
Peterborough .....	138,546	157,676	17,391	21,328	16,286	18,716
St. Catharines .....	633,499	398,069	26,676	29,152	25,074	26,044
Sarnia .....	344,090	632,864	22,204	23,529	17,662	20,416
Sault Ste. Marie .....	1,943,108	438,273	18,346	21,698	14,717	17,408
Sudbury .....	210,733	223,244	28,971	32,401	21,418	25,733
Thunder Bay .....	276,897	344,843	29,257	35,552	26,581	38,137
Timmins .....	87,039	88,402	12,711	11,824	6,238	7,042
Toronto .....	82,329,916	94,418,663	1,601,177	1,924,398	728,442	890,666
Windsor .....	1,173,695	1,104,891	72,797	84,420	42,853	56,873
Total — 20 centres .....	98,455,542	108,540,726	2,388,713	2,840,811	1,396,951	1,650,483
Manitoba:						
Brandon .....	82,061	80,941	11,666	12,483	11,791	14,188
Winnipeg .....	7,614,056	7,567,241	165,938	173,690	164,174	189,695
Total — 2 centres .....	7,696,117	7,648,182	177,604	186,173	175,965	203,883

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	February - Février					
	Current		Savings		Personal chequing	
	- Courant		- Épargne		- Chèques personnels	
	1977	1978	1977	1978	1977	1978
	thousands of dollars - milliers de dollars					
Saskatchewan:						
Moose Jaw .....	55,902	59,713	9,962	9,206	11,102	11,641
Prince Albert .....	72,236	80,562	7,733	5,921	9,695	10,093
Regina .....	1,899,537	1,961,605	49,199	52,508	51,352	57,542
Saskatoon .....	510,844	518,742	33,782	32,701	55,978	52,783
Total - 4 centres .....	2,538,519	2,620,622	100,676	100,336	128,127	132,059
Alberta:						
Calgary .....	8,540,815	9,423,220	266,445	186,347	287,001	384,272
Edmonton .....	5,197,513	6,115,945	143,509	185,865	216,907	389,725
Lethbridge .....	190,414	207,855	14,509	18,087	28,434	32,404
Medicine Hat .....	81,879	85,557	9,440	7,881	14,664	14,227
Total - 4 centres .....	14,010,621	15,832,577	433,903	398,180	547,006	820,628
British Columbia - Colombie-Britannique:						
Vancouver .....	12,618,035	12,744,313	476,060	516,147	467,219	502,150
Victoria .....	1,947,494	2,237,411	78,456	125,950	83,982	90,853
Total - 2 centres .....	14,565,529	14,981,724	554,516	642,097	551,201	593,003
Total - 50 centres .....	193,250,706	204,117,175	5,497,748	5,851,361	3,414,060	4,072,112

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) - Courant(1)			Savings - Épargne		
	Cheques cashed	Deposits(2)	Turnover	Cheques cashed	Deposits(2)	Turnover
	- Chèques encaissés	- Dépôts(2)	- Rotation	- Chèques encaissés	- Dépôts(2)	- Rotation
	thousands of dollars			thousands of dollars		
	- milliers de dollars			- milliers de dollars		
1972 .....	1,028,679,510	9,095,564	113.10	38,253,735	26,201,294	1.46
1973 .....	1,325,656,531	10,214,452	129.78	44,318,965	29,464,452	1.50
1974 .....	1,641,157,509	11,124,141	147.53	57,622,225	38,269,960	1.51
1975 .....	2,074,332,993	13,131,134	157.97	64,194,432	44,540,450	1.44
1976 .....	2,403,265,501	13,912,083	172.75	66,333,722	53,798,772	1.23
1977 .....	2,642,922,920	15,122,023	174.78	75,385,348	63,332,456	1.19
1977						
February - Février ..	196,664,766	14,202,960	166.16	5,947,748	59,268,202	1.11
March - Mars .....	227,247,284	14,335,328	190.23	5,815,295	60,386,423	1.16
April - Avril .....	214,850,524	14,691,359	175.49	5,237,091	61,889,604	1.02
May - Mai .....	223,666,197	15,063,902	178.17	7,144,140	63,087,975	1.36
June - Juin .....	226,842,419	15,560,976	174.93	6,923,542	63,720,137	1.30
July - Juillet .....	215,455,913	15,608,340	165.65	6,320,196	64,351,418	1.18
August - Août .....	219,335,105	15,114,343	174.14	6,197,549	64,904,191	1.15
September - Septembre	227,958,201	15,225,519	179.67	6,224,132	65,746,328	1.14
October - Octobre ...	219,559,382	15,637,551	168.49	6,085,281	66,401,226	1.10
November - Novembre	229,011,305	15,624,443	175.89	8,213,898	66,099,634	1.49
December - Décembre	235,898,364	16,130,528	175.49	6,309,668	65,804,350	1.15
1978						
January - Janvier ...	230,677,789	15,828,448	174.88	6,036,780	66,262,755	1.09
February - Février ..	280,189,287	14,875,018	167.95	5,851,361	66,882,050	1.05

(1) Includes cheques cashed against personal chequing accounts. - Comprend les chèques tirés sur les comptes chèques personnels. (2) Average deposits for the year. - Moyenne des dépôts de l'année. Note: Turnover in the monthly section reflects turnover on an annual basis. - Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.

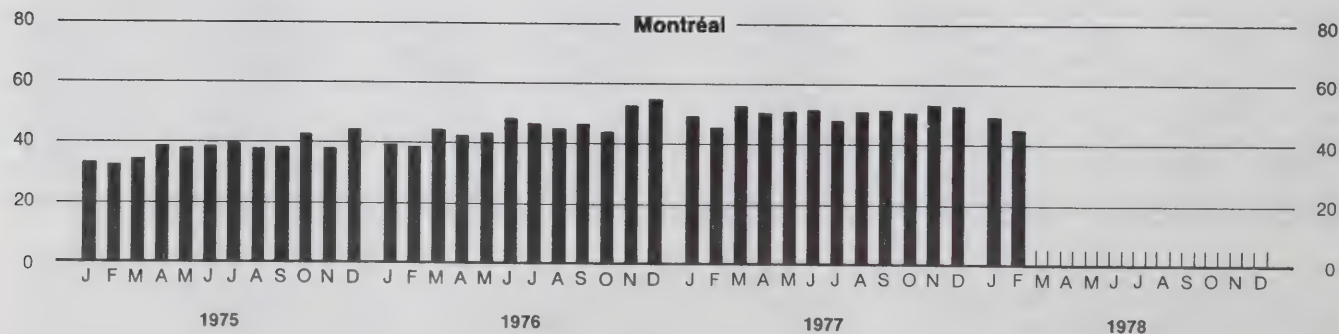
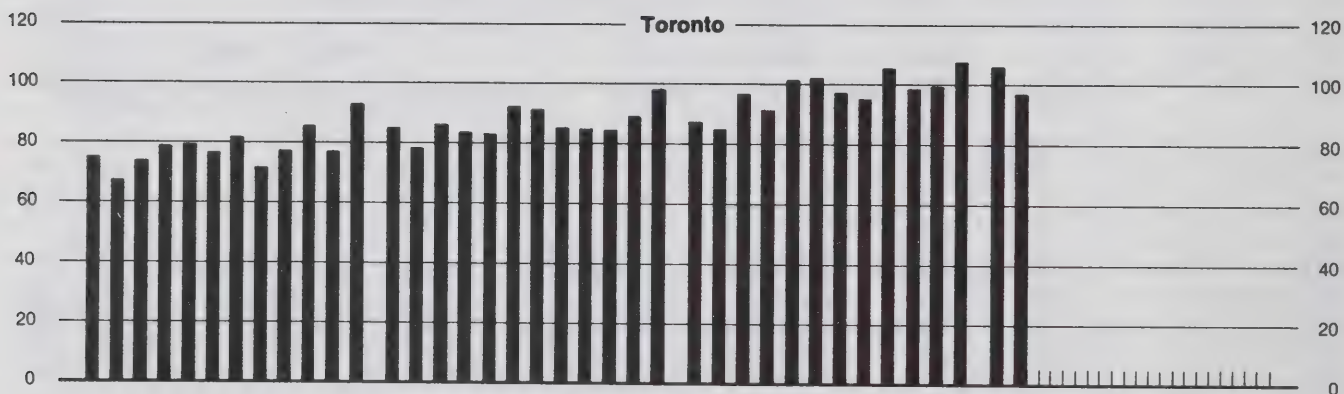
# Value of Cheques Cashed in Canada

## Valeur des chèques encaissés au Canada

\$ Billions  
\$ Milliards

\$ Billions  
\$ Milliards

34 Clearing Centres — 34 centres de compensation





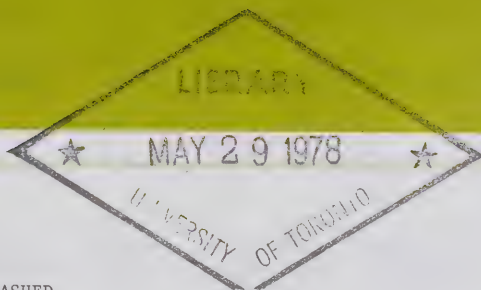






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CHEQUES CASHEDCHÈQUES ENCAISSÉS

MARCH - 1978 - MARS

With the advent of centralized data processing, Bank Clearing Houses as they were known have been closed down. The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it would be incorrect to assume that this comparison will remain valid through time. An examination is currently underway in an attempt to establish boundaries that can be more precisely defined.

The value of cheques cashed in the 50 clearing centres in March totalled \$246,731 million, 5.9% above the value for the corresponding month of 1977. Payments in 7 of the 10 provinces rose in comparison. Debits increased in Prince Edward Island by 4.6%, Nova Scotia by 1.4%, New Brunswick by 8.0%, Ontario by 9.6%, Saskatchewan by 8.0%, Alberta by 14.2% and British Columbia by 5.4%. Debits decreased in Newfoundland by 19.2%, Quebec by 1.1%, and Manitoba 4.1%.

The Centres:

Twenty-seven of the fifty centres showed a higher value of cheques cashed than in March of 1977. In respect of the major centres, payments increased in Toronto by 14.7%, and Vancouver by 3.5%. Debits decreased in Montreal by 1.9% and Winnipeg by 4.2%.

Deposit Turnover:

The turnover ratio of current deposits (compiled on an annual basis) was 186.81 compared with 190.23 for March 1977. The turnover ratio of savings accounts was 1.12 compared with the March 1977 ratio of 1.16.

Financial Institutions Section  
Business Finance Division  
(Telephone: 613-996-6631)

L'avènement du traitement centralisé des données a fait disparaître les chambres de compensation bancaires dans leur ancienne forme. Les chiffres se rapportant au débit des comptes personnels continuent de rendre compte des données qui correspondent aux anciens centres, mais il serait inexact d'en conclure que cette comparaison sera toujours valable. On étudie actuellement le problème afin d'essayer de déterminer des limites plus précises.

La valeur des chèques encaissés dans 50 centres de compensation en mars s'élevait à \$246,731 millions soit 5.9 % de plus qu'en mars 1977. Les comparaisons pour le mois de mars montrent que les versements ont augmenté dans 7 des 10 provinces. Les débits ont augmenté de 4.6 % dans l'Île-du-Prince-Édouard, de 1.4 % en Nouvelle-Écosse, de 8.0 % au Nouveau-Brunswick, de 9.6 % en Ontario, de 8.0 % en Saskatchewan, de 14.2 % en Alberta et de 5.4 % en Colombie-Britannique. Les débits ont accusé une baisse de 19.2 % à Terre-Neuve, de 1.1 % au Québec et de 4.1 % au Manitoba.

Les centres:

Vingt-sept des cinquante centres ont enregistré une valeur totale de chèques encaissés supérieure à celle du mois de mars 1977. Pour ce qui est des grands centres, les versements ont augmenté de 14.7 % à Toronto et de 3.5 % à Vancouver. Les versements ont baissé de 1.9 % à Montréal et de 4.2 % à Winnipeg.

Volumes des transactions:

Le taux de transactions sur comptes courants (calculé sur une base annuelle) était de 186.81 comparativement à 190.23 en mars 1977. Le taux de transactions sur comptes d'épargne était de 1.12 comparativement à 1.16 mars 1977.

La section des institutions financières,  
Division des finances des entreprises  
(Téléphone: 613-996-6631)



TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	March - Mars			First three months — Trois premiers mois		
	1977	1978	1978 1977	1977	1978	1978 1977
	thousands of dollars — milliers de dollars			thousands of dollars — milliers de dollars		
Newfoundland - Terre-Neuve:						
St. John's .....	1,732,365	1,399,315	0.81	4,358,016	4,278,880	0.98
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown .....	172,733	181,443	1.05	461,415	523,447	1.13
Nova Scotia - Nouvelle-Écosse:						
Glace Bay .....	17,657	16,617	0.94	50,008	48,384	0.97
Halifax .....	2,103,449	2,093,867	1.00	5,734,109	6,090,419	1.06
Sydney .....	136,937	179,813	1.31	380,331	597,399	1.57
Total - 3 centres .....	2,258,043	2,290,297	1.01	6,164,448	6,736,202	1.09
New Brunswick - Nouveau-Brunswick:						
Fredericton .....	533,551	573,760	1.08	1,382,116	1,530,348	1.11
Moncton .....	291,153	283,904	0.98	804,045	821,062	1.02
Saint John .....	542,281	619,188	1.14	1,567,888	1,732,774	1.11
Total - 3 centres .....	1,366,985	1,476,852	1.08	3,754,049	4,084,184	1.09
Québec:						
Chicoutimi .....	213,207	283,188	1.33	529,852	750,453	1.42
Drummondville .....	127,517	114,613	0.90	345,606	332,198	0.96
Granby .....	136,788	149,733	1.09	369,003	462,226	1.25
Montréal .....	52,613,067	51,618,049	0.98	147,838,949	146,270,003	0.99
Québec .....	8,365,703	8,534,360	1.02	22,279,842	21,323,899	0.96
St-Hyacinthe .....	224,196	249,662	1.11	617,167	684,697	1.11
Shawinigan .....	56,727	63,757	1.12	152,000	182,566	1.20
Sherbrooke .....	313,947	295,920	0.94	871,007	874,400	1.00
Trois-Rivières .....	148,488	211,555	1.42	456,081	631,018	1.38
Valleyfield .....	93,324	75,575	0.81	236,284	213,898	0.91
Total - 10 centres .....	62,292,964	61,596,412	0.99	173,695,791	171,725,358	0.99
Ontario:						
Brantford .....	430,776	364,392	0.85	1,107,589	1,092,874	0.99
Chatham .....	565,922	422,728	0.75	1,755,911	1,562,459	0.89
Cornwall .....	148,358	158,389	1.07	387,536	457,872	1.18
Guelph .....	273,960	274,951	1.00	892,843	862,744	0.97
Hamilton .....	2,870,601	2,983,415	1.04	8,373,304	8,734,566	1.04
Kingston .....	306,334	297,718	0.97	836,899	889,532	1.06
Kitchener .....	818,519	808,132	0.99	2,170,172	2,311,696	1.07
London .....	2,712,056	1,921,586	0.71	8,185,310	6,008,782	0.73
Niagara Falls .....	203,719	207,741	1.02	517,716	571,309	1.10
Oshawa .....	1,614,531	1,820,629	1.13	4,368,277	4,529,335	1.04
Ottawa .....	3,821,654	3,877,598	1.01	10,922,403	11,367,627	1.04
Peterborough .....	236,307	219,411	0.93	591,631	619,508	1.05
St. Catharines .....	1,052,291	527,503	0.50	2,331,171	1,522,788	0.65
Sarnia .....	423,192	572,321	1.35	1,154,461	1,819,247	1.58
Sault Ste. Marie .....	2,174,780	492,100	0.23	5,933,724	1,411,635	0.24
Sudbury .....	300,388	298,264	0.99	820,418	863,440	1.05
Thunder Bay .....	467,791	436,463	0.93	1,181,184	1,306,835	1.11
Timmins .....	134,897	130,892	0.97	350,531	356,014	1.02
Toronto .....	96,749,480	110,974,387	1.15	268,793,603	313,919,881	1.17
Windsor .....	1,664,508	1,403,141	0.84	4,281,272	4,043,684	0.94
Total - 20 centres .....	116,970,064	128,191,761	1.10	324,955,955	364,251,828	1.12
Manitoba:						
Brandon .....	123,027	122,712	1.00	334,734	353,860	1.06
Winnipeg .....	9,300,961	8,915,095	0.96	25,692,044	25,354,668	0.99
Total - 2 centres .....	9,423,988	9,037,807	0.96	26,026,778	25,708,528	0.99

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABEAU 1. Chèques tirés sur les comptes individuels - fin

	March - Mars			First three months - Trois premiers mois		
	1977	1978	1978 1977	1977	1978	1978 1977
	thousands of dollars - milliers de dollars			thousands of dollars - milliers de dollars		
Saskatchewan:						
Moose Jaw .....	89,862	87,668	0.98	256,079	265,494	1.04
Prince Albert .....	109,488	113,294	1.03	291,046	334,586	1.15
Regina .....	2,126,405	2,369,030	1.11	6,141,993	6,940,497	1.13
Saskatoon .....	734,275	734,329	1.00	2,038,479	2,234,084	1.10
Total - 4 centres .....	3,060,030	3,304,321	1.08	8,727,597	9,774,661	1.12
Alberta:						
Calgary .....	10,234,240	10,957,317	1.07	29,087,256	33,154,182	1.14
Edmonton .....	6,819,179	8,552,391	1.25	18,259,664	22,892,858	1.25
Lethbridge .....	266,292	280,697	1.05	756,154	845,923	1.12
Medicine Hat .....	124,409	135,316	1.09	335,282	362,064	1.08
Total - 4 centres .....	17,444,120	19,925,721	1.14	48,438,356	57,255,027	1.18
British Columbia - Colombie-Britannique:						
Vancouver .....	15,323,106	15,858,354	1.03	42,684,106	44,159,050	1.03
Victoria .....	3,018,181	3,468,623	1.15	7,808,850	8,988,958	1.15
Total - 2 centres .....	18,341,287	19,326,977	1.05	50,492,956	53,148,008	1.05
Total - 50 centres .....	233,062,579	246,730,906	1.06	647,075,361	697,486,123	1.08

TABLE 2. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABEAU 2. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years - Années représentatives	Canada	Atlantic provinces - Provinces de l'Atlantique	Québec	Ontario	Prairie provinces - Provinces des Prairies	British Columbia - Colombie- Britannique
	thousands of dollars - milliers de dollars					
1924 .....	6,338,218(1)	146,867	1,909,392	2,596,716	1,267,761	417,482
1925 .....	6,150,108	125,882	1,872,575	2,446,619	1,282,945	422,087
1929 .....	11,504,782	191,235	4,220,849	4,660,142(2)	1,644,222	788,335
1930 .....	9,118,487	167,396	3,092,172	3,784,311	1,469,326	605,282
1932 .....	5,485,120	129,233	1,880,528	2,045,682	1,041,221(3)	388,456
1935 .....	7,151,097	264,460	2,059,698	3,413,815	1,029,204	383,920
1940 .....	8,042,213	199,348	2,521,116	3,504,308	1,292,446	524,995
1945 .....	14,832,464	322,263	4,380,524	6,947,178(4)	2,259,561	922,938
1950 .....	21,036,876	553,723(5)	6,392,332	9,029,068(6)	3,335,352	1,726,400
1955 .....	36,615,038	822,399	10,938,261	16,642,409	5,366,624	2,845,345
1960 .....	63,898,039	1,259,774	18,870,155	30,932,494	8,528,339	4,307,277
1965 .....	111,710,056	2,102,986	34,063,615	52,884,018	15,407,643	7,251,794
1968 .....	145,859,823	3,434,610	41,447,027	70,530,459	20,238,564	10,209,163
1969 .....	164,193,764	3,984,449	47,170,531	79,139,206	21,140,502	12,759,076
1970 .....	178,853,936	4,562,098	46,196,079	90,879,406(7)	24,003,879	13,212,474
1971 .....	202,602,350	4,552,902	54,337,415	104,786,566	24,436,408	14,489,059
1972 .....	239,092,764	5,147,300	62,423,237	124,923,549	28,936,498	17,662,180
1973 .....	296,463,388	5,639,256	73,874,176	161,440,764	33,944,512	21,564,680
1974 .....	356,207,894	7,479,192	87,937,543	186,100,662	46,453,917	28,236,580
1975 .....	478,465,073	8,873,504	121,018,109	249,071,563	61,611,877	37,890,020
1976 .....	565,751,829	11,316,395	148,670,161	287,211,763	73,616,531	44,936,979
1977 .....	629,462,080	12,464,058	170,989,798	312,322,537	83,192,731	50,492,956
1978 .....	683,164,358	12,923,135	168,468,302	355,886,697	92,738,216	53,148,008

(1) Original 31 centres. - À l'origine, 31 centres. (2) Includes Sarnia as of January 1926 and Sudbury as of September 1929. - Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929. (3) Weyburn branches absorbed by Imperial Bank, May 1931. - Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931. (4) St. Catharines data added as of May 1941. - Données sur St. Catharines ajoutées à partir de mai 1941. (5) St. John's, Newfoundland, data added as of April 1949. - Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949. (6) Cornwall data added as of May 1950. - Données sur Cornwall ajoutées à partir de mai 1950. (7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure. - En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William. Revised figures. - Nombres rectifiés.

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	March - Mars					
	Current - Courant		Savings - Épargne		Personal chequing - Chèques personnels	
	1977	1978	1977	1978	1977	1978
	thousands of dollars - milliers de dollars					
Newfoundland - Terre-Neuve:						
St. John's .....	1,647,163	1,312,995	51,847	50,656	33,355	35,664
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown .....	154,367	160,997	7,358	8,734	11,008	11,712
Nova Scotia - Nouvelle-Écosse:						
Glace Bay .....	13,897	13,279	1,874	1,692	1,886	1,646
Halifax .....	1,965,097	1,931,661	50,597	58,256	87,755	103,950
Sydney .....	121,148	163,125	5,801	6,876	9,988	9,812
Total - 3 centres .....	2,100,142	2,108,065	58,272	66,824	99,629	115,408
New Brunswick - Nouveau-Brunswick:						
Fredericton .....	499,081	509,934	17,840	45,316	16,630	18,510
Moncton .....	255,209	247,832	16,486	14,591	19,458	21,481
Saint John .....	498,846	565,349	22,563	29,409	20,872	24,430
Total - 3 centres .....	1,253,136	1,323,115	56,889	89,316	56,960	64,421
Québec:						
Chicoutimi .....	195,237	261,256	11,050	14,484	6,920	7,448
Drummondville .....	118,690	103,582	6,684	8,782	2,143	2,249
Granby .....	124,221	137,947	8,153	7,077	4,414	4,709
Montréal .....	50,693,374	49,936,519	1,518,353	1,276,939	401,340	404,591
Québec .....	8,067,002	8,147,510	261,728	346,979	36,973	39,871
St-Hyacinthe .....	208,510	230,449	12,481	15,884	3,205	3,329
Shawinigan .....	49,907	56,053	4,669	5,344	2,151	2,360
Sherbrooke .....	282,580	263,679	19,112	18,663	12,255	13,578
Trois-Rivières .....	131,431	190,463	11,313	13,918	5,744	7,174
Valleyfield .....	85,256	67,726	5,619	5,226	2,449	2,623
Total - 10 centres .....	59,956,208	59,395,184	1,859,162	1,713,296	477,594	487,932
Ontario:						
Brantford .....	394,409	325,606	19,081	19,729	17,286	19,057
Chatham .....	536,887	388,594	15,676	18,161	13,359	15,973
Cornwall .....	128,996	135,348	10,972	13,213	8,390	9,828
Guelph .....	234,319	235,228	21,822	22,002	17,819	17,721
Hamilton .....	2,607,395	2,683,258	150,393	177,092	112,813	123,065
Kingston .....	242,940	231,804	31,787	32,763	31,607	33,151
Kitchener .....	742,852	716,440	37,882	49,235	37,785	42,457
London .....	2,559,082	1,754,239	75,806	83,938	77,168	83,409
Niagara Falls .....	174,983	174,626	15,851	17,871	12,885	15,244
Oshawa .....	1,557,767	1,757,098	33,175	36,003	23,589	27,528
Ottawa .....	3,432,764	3,414,867	191,120	264,043	197,770	198,688
Peterborough .....	196,037	178,878	18,809	21,173	21,461	19,360
St. Catharines .....	998,445	471,573	28,627	29,480	25,219	26,450
Sarnia .....	375,570	527,084	25,580	23,849	22,042	21,388
Sault Ste. Marie .....	2,141,375	454,149	17,703	21,882	15,702	16,069
Sudbury .....	240,426	239,042	34,512	31,681	25,450	27,541
Thunder Bay .....	406,359	366,573	31,672	35,847	29,760	34,043
Timmins .....	114,392	109,044	13,296	13,327	7,209	8,521
Toronto .....	94,227,062	108,039,502	1,735,341	2,041,395	787,077	893,490
Windsor .....	1,535,790	1,247,988	79,683	88,455	49,035	66,698
Total - 20 centres .....	112,847,850	123,450,941	2,588,788	3,041,139	1,533,426	1,699,681
Manitoba:						
Brandon .....	94,138	93,276	14,778	13,542	14,111	15,894
Winnipeg .....	8,953,690	8,488,569	168,175	211,594	179,096	214,932
Total - 2 centres .....	9,047,828	8,581,845	182,953	225,136	193,207	230,826



TABLE 3. Cheques Cashed by Type of Account - Concluded

TABEAU 3. Chèques tirés par type de compte - fin

	March - Mars					
	Current		Savings		Personal chequing	
	- Courant		- Épargne		- Chèques personnels	
	1977	1978	1977	1978	1977	1978
	thousands of dollars - milliers de dollars					
Saskatchewan:						
Moose Jaw .....	65,841	63,246	10,240	10,926	13,781	13,496
Prince Albert .....	90,087	94,667	8,530	6,560	10,871	12,067
Regina .....	2,022,881	2,258,453	43,231	47,767	60,293	62,810
Saskatoon .....	651,373	642,442	30,665	34,743	52,237	57,144
Total - 4 centres .....	2,830,182	3,058,808	92,666	99,996	137,182	145,517
Alberta:						
Calgary .....	9,736,061	10,360,282	167,969	208,147	330,210	388,888
Edmonton .....	6,409,171	8,015,982	154,573	214,097	255,435	322,312
Lethbridge .....	220,469	227,878	14,526	18,494	31,297	34,325
Medicine Hat .....	98,340	106,683	10,175	10,362	15,894	18,271
Total - 4 centres .....	16,464,041	18,710,825	347,243	451,100	632,836	763,796
British Columbia - Colombie-Britannique:						
Vancouver .....	14,300,459	14,811,358	494,226	485,160	528,421	561,836
Victoria .....	2,848,907	3,278,639	75,891	97,044	93,383	92,940
Total - 2 centres .....	17,149,366	18,089,997	570,117	582,204	621,804	654,776
Total - 50 centres .....	223,450,283	236,192,772	5,815,295	6,328,401	3,797,001	4,209,733

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) - Courant(1)			Savings - Épargne		
	Cheques cashed	Deposits(2)	Turnover	Cheques cashed	Deposits(2)	Turnover
	- Chèques encaissés	- Dépôts(2)	- Rotation	- Chèques encaissés	- Dépôts(2)	- Rotation
	thousands of dollars	thousands of dollars		thousands of dollars	thousands of dollars	
	milliers de dollars			milliers de dollars		
1972 .....	1,028,679,510	9,095,564	113.10	38,253,735	26,201,294	1.46
1973 .....	1,325,656,531	10,214,452	129.78	44,318,965	29,464,452	1.50
1974 .....	1,641,157,509	11,124,141	147.53	57,622,225	38,269,960	1.51
1975 .....	2,074,332,993	13,131,134	157.97	64,194,432	44,540,450	1.44
1976 .....	2,403,265,501	13,912,083	172.75	66,333,722	53,798,772	1.23
1977 .....	2,642,922,920	15,122,023	174.78	75,385,348	63,332,456	1.19
1977						
March - Mars .....	227,247,284	14,335,328	190.23	5,815,295	60,386,423	1.16
April - Avril .....	214,850,524	14,691,359	175.49	5,237,091	61,889,604	1.02
May - Mai .....	223,666,197	15,063,902	178.17	7,144,140	63,087,975	1.36
June - Juin .....	226,842,419	15,560,976	174.93	6,923,542	63,720,137	1.30
July - Juillet .....	215,455,913	15,608,340	165.65	6,320,196	64,351,418	1.18
August - Août .....	219,335,105	15,114,343	174.14	6,197,549	64,904,191	1.15
September - Septembre .....	227,958,201	15,225,519	179.67	6,224,132	65,746,328	1.14
October - Octobre ...	219,559,382	15,637,551	168.49	6,085,281	66,401,226	1.10
November - Novembre .....	229,011,305	15,624,443	175.89	8,213,898	66,099,634	1.49
December - Décembre .....	235,898,364	16,130,528	175.49	6,309,668	65,804,350	1.15
1978						
January - Janvier ...	230,677,789	15,828,448	174.88	6,036,780	66,262,755	1.09
February - Février ..	208,189,287	14,875,018	167.95	5,851,361	66,882,050	1.05
March - Mars .....	240,402,505	15,442,204	186.81	6,328,401	68,043,914	1.12

(1) Includes cheques cashed against personal chequing accounts. - Comprend les chèques tirés sur les comptes chèques personnels. (2) Average deposits for the year. - Moyenne des dépôts de l'année. Note: Turnover in the monthly section reflects turnover on an annual basis. - Note: La rotation dans la section mensuelle est calculée sur une base annuelle.

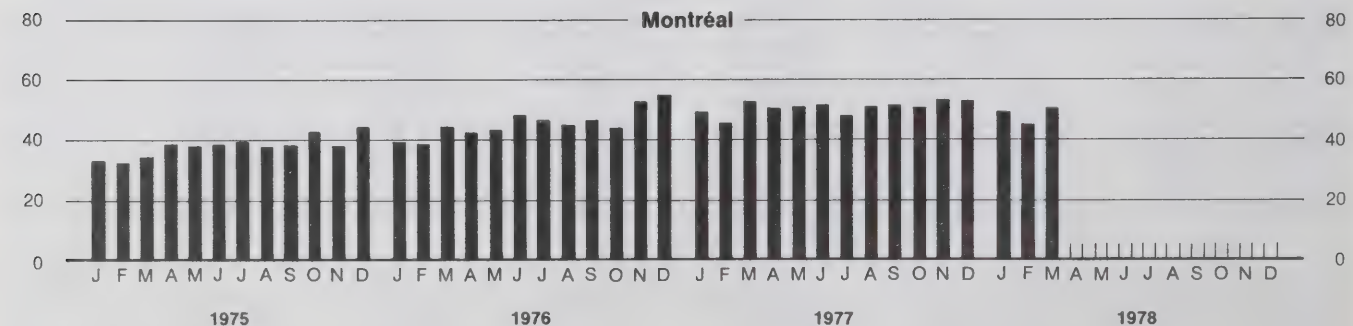
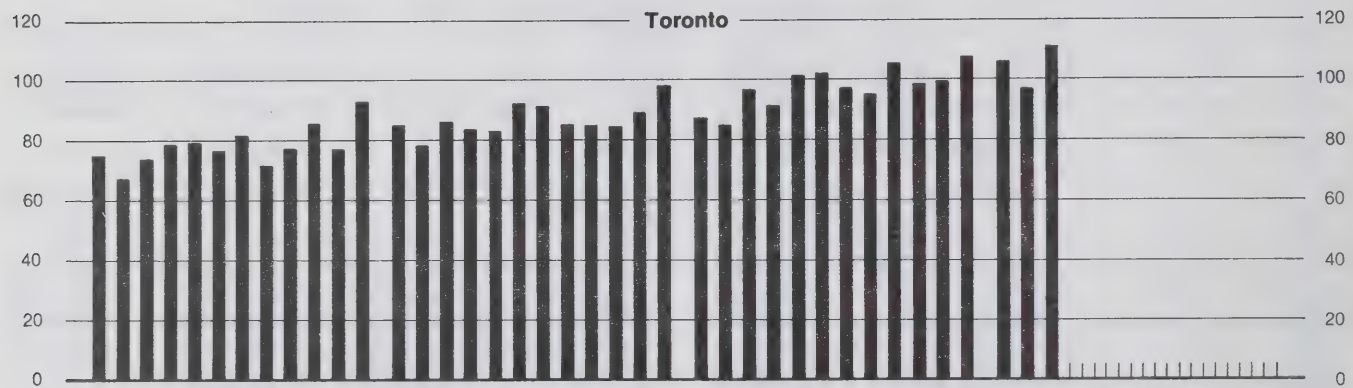
# Value of Cheques Cashed in Canada

## Valeur des chèques encaissés au Canada

\$ Billions  
\$ Milliards  
260

\$ Billions  
\$ Milliards  
260

34 Clearing Centres — 34 centres de compensation











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CHEQUES CASHEDCHÈQUES ENCAISSÉS

APRIL - 1978 - AVRIL

With the advent of centralized data processing, Bank Clearing Houses as they were known have been closed down. The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it would be incorrect to assume that this comparison will remain valid through time. Also, data in this publication do not include cheques drawn on the Receiver General or cheques drawn on deposit accounts held in the name of the Receiver General. For further information refer to 61-201.

The value of cheques cashed in the 50 clearing centres in April totalled \$238,969 million, 8.6% above the value for the corresponding month of 1977. Payments in 8 of the 10 provinces rose in comparison. Debits increased in Newfoundland by 3.4%, Prince Edward Island by 11.8%, Nova Scotia by 0.2%, New Brunswick by 6.5%, Quebec by 3.6%, Ontario by 13.8%, Saskatchewan by 25.6%, Alberta by 8.2%. Debits decreased in Manitoba by 8.6%, and British Columbia by 0.4%.

The Centres:

Thirty-four of the fifty centres showed a higher value of cheques cashed than in April of 1977. In respect of the major centres, payments increased in Toronto by 18.6%. Debits decreased in Montreal by 3.2%, Winnipeg by 8.8%, Vancouver by 1.4%.

Deposit Turnover:

The turnover ratio of current deposits (compiled on an annual basis) was 175.26 compared with 175.49 for April 1977. The turnover ratio of savings accounts was 1.08 compared with the April 1977 ratio of 1.02.

Financial Institutions Sections  
Business Finance Division  
(Telephone: 613-996-6631)

L'avènement du traitement centralisé des données a fait disparaître les chambres de compensation bancaires dans leur ancienne forme. Les chiffres se rapportant au débit des comptes personnels continuent de rendre compte des données qui correspondent aux anciens centres, mais il serait inexact d'en conclure que cette comparaison sera toujours valable. De plus, les données de cette publication ne comprennent pas les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général. Pour plus de renseignements, voir le numéro 61-201 du catalogue.

La valeur des chèques encaissés dans 50 centres de compensation en avril s'élevait à \$238,969 millions soit 8.6 % de plus qu'en avril 1977. Les comparaisons pour le mois d'avril montrent que les versements ont augmenté dans 8 des 10 provinces. Les débits ont augmenté de 3.4 % à Terre Neuve, de 11.8 % dans l'Île-du-Prince-Édouard, de 0.2 % en Nouvelle-Écosse, de 6.5 % au Nouveau-Brunswick, de 3.6 % au Québec, de 13.8 % en Ontario, de 25.6 % en Saskatchewan et de 8.2 % en Alberta. Les débits ont accusé une baisse de 8.6 % au Manitoba et de 0.4 % en Colombie-Britannique.

Les centres:

Trente-quatre des cinquante centres ont enregistré une valeur totale de chèques encaissés supérieure à celle du mois d'avril 1977. Pour ce qui est des grands centres, les versements ont augmenté de 18.6 % à Toronto. Les versements ont baissé de 3.2 % à Montréal, de 8.8 % à Winnipeg et de 1.4 % à Vancouver.

Volumes des transactions:

Le taux de transactions sur comptes courants (calculé sur une base annuelle) était de 175.26 comparativement à 175.49 en avril 1977. Le taux de transactions sur comptes d'épargne était de 1.08 comparativement à 1.02 en avril 1977.

La section des institutions financières,  
Division des finances des entreprises  
(Téléphone: 613-996-6631)

TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	April - Avril			First four months - Quatre premiers mois		
	1977	1978	<u>1978</u> 1977	1977	1978	<u>1978</u> 1977
	thousands of dollars - milliers de dollars			thousands of dollars - milliers de dollars		
Newfoundland - Terre-Neuve:						
St. John's .....	1,337,497	1,381,504	1.03	5,695,513	5,660,384	0.99
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown .....	178,012	199,358	1.12	639,427	722,805	1.13
Nova Scotia - Nouvelle-Écosse:						
Glace Bay .....	16,448	16,519	1.00	66,456	64,903	0.98
Halifax .....	2,006,374	1,956,033	0.97	7,740,483	8,046,452	1.04
Sydney .....	129,168	183,220	1.42	509,499	780,619	1.53
Total - 3 centres .....	2,151,990	2,155,772	1.00	8,316,438	8,891,974	1.07
New Brunswick - Nouveau-Brunswick:						
Fredericton .....	474,199	587,878	1.24	1,856,315	2,118,226	1.14
Moncton .....	287,680	285,078	0.99	1,091,725	1,106,140	1.01
Saint John .....	599,702	576,821	0.96	2,167,590	2,309,595	1.07
Total - 3 centres .....	1,361,581	1,449,777	1.06	5,115,630	5,533,961	1.08
Québec:						
Chicoutimi .....	212,767	294,041	1.38	742,619	1,044,494	1.41
Drummondville .....	120,584	105,710	0.88	466,190	437,908	0.94
Granby .....	148,732	155,070	1.04	517,735	617,296	1.19
Montréal .....	50,482,888	48,847,439	0.97	198,321,837	195,117,442	0.98
Québec .....	7,513,485	11,078,855	1.47	29,793,327	32,402,754	1.09
St-Hyacinthe .....	191,582	261,234	1.36	808,749	945,931	1.17
Shawinigan .....	47,557	54,463	1.15	199,557	237,029	1.19
Sherbrooke .....	292,152	309,995	1.06	1,163,159	1,184,395	1.02
Trois-Rivières .....	173,057	211,834	1.22	629,138	842,852	1.34
Valleyfield .....	73,308	76,015	1.04	309,592	289,913	0.94
Total - 10 centres .....	59,256,112	61,394,656	1.04	232,951,903	233,120,014	1.00
Ontario:						
Brantford .....	368,223	389,844	1.06	1,475,812	1,482,718	1.00
Chatham .....	354,807	420,856	1.19	2,110,718	1,983,315	0.94
Cornwall .....	145,340	169,533	1.17	532,876	627,405	1.18
Guelph .....	251,470	259,030	1.03	1,144,313	1,121,774	0.98
Hamilton .....	2,808,588	2,947,974	1.05	11,181,892	11,682,540	1.04
Kingston .....	286,656	292,321	1.02	1,123,555	1,181,853	1.05
Kitchener .....	817,456	798,143	0.98	2,987,628	3,109,839	1.04
London .....	2,634,691	1,972,491	0.75	10,820,001	7,981,273	0.74
Niagara Falls .....	166,634	189,809	1.14	684,350	761,118	1.11
Oshawa .....	1,601,668	1,468,791	0.92	5,969,945	5,998,126	1.00
Ottawa .....	3,532,091	3,761,015	1.06	14,454,494	15,128,642	1.05
Peterborough .....	207,488	208,355	1.00	799,119	827,863	1.04
St. Catharines .....	624,308	489,093	0.78	2,955,479	2,011,881	0.68
Sarnia .....	401,872	528,427	1.31	1,556,333	2,347,674	1.51
Sault Ste. Marie .....	1,819,889	331,947	0.18	7,753,613	1,743,582	0.22
Sudbury .....	266,735	302,678	1.13	1,087,153	1,166,118	1.07
Thunder Bay .....	402,737	442,963	1.10	1,583,921	1,749,798	1.10
Timmins .....	121,566	119,577	0.98	472,097	475,591	1.01
Toronto .....	91,357,409	108,334,502	1.19	360,151,012	422,254,383	1.17
Windsor .....	1,643,372	1,546,823	0.94	5,924,644	5,590,507	0.94
Total - 20 centres .....	109,813,000	124,974,172	1.14	434,768,955	489,226,000	1.13
Manitoba:						
Brandon .....	122,255	129,433	1.06	456,989	483,293	1.06
Winnipeg .....	8,557,036	7,805,276	0.91	34,249,080	33,159,944	0.97
Total - 2 centres .....	8,679,291	7,934,709	0.91	34,706,069	33,643,237	0.97



TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	April - Avril			First four months - Quatre premiers mois		
	1977	1978	<u>1978</u> 1977	1977	1978	<u>1978</u> 1977
	thousands of dollars - milliers de dollars			thousands of dollars - milliers de dollars		
Saskatchewan:						
Moose Jaw .....	90,538	96,982	1.07	346,617	362,476	1.05
Prince Albert .....	95,097	99,941	1.05	386,143	434,527	1.13
Regina .....	2,273,967	3,087,271	1.36	8,415,960	10,027,768	1.19
Saskatoon .....	836,054	857,247	1.03	2,874,533	3,091,331	1.08
Total - 4 centres .....	3,295,656	4,141,441	1.26	12,023,253	13,916,102	1.16
Alberta:						
Calgary .....	9,323,604	9,923,045	1.06	38,410,860	43,077,227	1.12
Edmonton .....	7,298,534	8,106,277	1.11	25,558,198	30,999,135	1.21
Lethbridge .....	280,264	277,965	0.99	1,036,418	1,123,888	1.08
Medicine Hat .....	132,197	126,805	0.96	467,479	488,869	1.05
Total - 4 centres .....	17,034,599	18,434,092	1.08	65,472,955	75,689,119	1.16
British Columbia - Colombie-Britannique:						
Vancouver .....	14,202,434	13,999,791	0.99	56,886,540	58,158,841	1.02
Victoria .....	2,777,443	2,903,952	1.05	10,586,293	11,892,910	1.12
Total - 2 centres .....	16,979,877	16,903,743	1.00	67,472,833	70,051,751	1.04
Total - 50 centres .....	220,087,615	238,969,224	1.09	867,162,976	936,455,347	1.08

TABLE 2. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 2. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years - Années représentatives	Canada	Atlantic provinces - Provinces de l'Atlantique	Québec	Ontario	Prairie provinces - Provinces des Prairies	British Columbia - Colombie- Britannique
	thousands of dollars - milliers de dollars					
1924 .....	8,367,600(1)	198,755	2,551,002	3,390,765	1,672,167	554,911
1925 .....	8,379,244	173,903	2,572,073	3,331,100	1,733,766	568,402
1929 .....	15,128,086	256,132	5,368,501	6,193,617(2)	2,267,513	1,042,323
1930 .....	12,200,559	223,181	4,256,833	4,997,666	1,918,285	804,594
1932 .....	8,159,030	171,755	2,476,438	3,570,942	1,420,325	519,570
1935 .....	9,373,617	162,693	2,715,199	4,456,592	1,515,147	523,986
1940 .....	10,980,511	266,334	3,348,287	4,832,544	1,831,987	701,359
1945 .....	19,687,569	438,814	5,718,120	9,148,327(4)	3,155,701	1,226,607
1950 .....	28,479,818	741,739(5)	8,573,674	12,251,900(6)	4,535,188	2,377,317
1955 .....	50,423,525	1,303,099	14,788,898	23,310,603	7,186,762	3,834,163
1960 .....	86,483,032	1,722,814	25,948,460	41,245,250	11,854,944	5,711,564
1965 .....	151,912,854	2,848,098	46,327,562	71,344,248	21,367,451	10,025,495
1968 .....	194,265,264	4,573,608	55,578,341	91,605,644	28,692,211	13,815,460
1969 .....	222,962,120	5,280,103	62,790,042	107,578,612	29,912,495	17,400,868
1970 .....	246,419,755	6,293,165	64,022,539	124,231,461(7)	33,789,786	18,082,804
1971 .....	276,375,491	6,450,852	73,523,031	142,331,377	34,271,238	19,798,993
1972 .....	318,874,090	6,964,659	82,703,507	166,730,460	38,876,978	23,598,486
1973 .....	400,886,703	7,678,230	99,062,210	219,141,662	46,110,485	28,894,116
1974 .....	485,221,972	9,982,756	119,496,097	253,599,195	62,417,210	39,726,714
1975 .....	653,306,843	11,756,747	165,618,285	340,446,770	83,293,121	52,191,920
1976 .....	758,886,600	15,112,279	198,893,648	384,629,540	99,600,851	60,650,282
1977 .....	843,637,497	16,695,311	229,278,323	417,988,753	112,202,277	67,472,833
1978 .....	917,414,554	17,122,571	228,704,591	478,287,183	123,248,458	70,051,751

(1) Original 31 centres. - À l'origine, 31 centres. (2) Includes Sarnia as of January 1926 and Sudbury as of September 1929. - Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929. (3) Weyburn branches absorbed by Imperial Bank, May 1931. - Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931. (4) St. Catharines data added as of May 1941. - Données sur St. Catharines ajoutées à partir de mai 1941. (5) St. John's, Newfoundland, data added as of April 1949. - Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949. (6) Cornwall data added as of May 1950. - Données sur Cornwall ajoutées à partir de mai 1950. (7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure. - En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William. Revised figures. - Nombres rectifiés.

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	April - Avril					
	Current — Courant		Savings — Épargne		Personal chequing — Chèques personnels	
	1977	1978	1977	1978	1977	1978
	thousands of dollars — milliers de dollars					
Newfoundland — Terre-Neuve:						
St. John's .....	1,260,647	1,289,346	47,464	61,308	29,386	30,850
Prince Edward Island — Île-du-Prince-Édouard:						
Charlottetown .....	160,107	179,592	7,561	8,893	10,344	10,873
Nova Scotia — Nouvelle-Écosse:						
Glace Bay .....	12,799	13,066	1,947	1,761	1,702	1,692
Halifax .....	1,893,808	1,830,282	47,000	52,864	65,566	72,887
Sydney .....	116,498	161,403	5,403	13,425	7,267	8,392
Total — 3 centres .....	2,023,105	2,004,751	54,350	68,050	74,535	82,971
New Brunswick — Nouveau-Brunswick:						
Fredericton .....	441,226	527,479	16,959	42,465	16,014	17,934
Moncton .....	255,325	251,583	14,627	13,638	17,728	19,857
Saint John .....	556,428	537,237	22,846	20,279	20,428	19,305
Total — 3 centres .....	1,252,979	1,316,299	54,432	76,382	54,170	57,096
Québec:						
Chicoutimi .....	194,405	272,516	11,658	14,324	6,704	7,201
Drummondville .....	111,783	95,635	6,502	7,706	2,299	2,369
Granby .....	137,930	143,783	6,580	6,659	4,222	4,628
Montréal .....	48,833,959	47,112,207	1,234,007	1,315,868	414,922	419,364
Québec .....	7,194,327	10,728,146	287,303	314,946	31,855	35,763
St-Hyacinthe .....	177,232	242,807	11,259	14,992	3,091	3,435
Shawinigan .....	40,816	47,366	4,696	4,844	2,045	2,253
Sherbrooke .....	261,290	279,762	19,168	17,738	11,694	12,495
Trois-Rivières .....	157,667	193,528	9,960	11,560	5,430	6,746
Valleyfield .....	65,883	68,077	5,061	5,375	2,364	2,563
Total — 10 centres .....	57,175,292	59,183,827	1,596,194	1,714,012	484,626	496,817
Ontario:						
Brantford .....	334,755	351,638	17,678	19,677	15,790	18,529
Chatham .....	327,351	386,615	14,036	21,458	13,420	12,783
Cornwall .....	126,818	147,126	10,608	12,439	7,914	9,968
Guelph .....	215,503	220,066	20,105	21,954	15,862	17,010
Hamilton .....	2,560,578	2,672,433	143,370	161,737	104,640	113,804
Kingston .....	227,961	230,040	28,744	30,780	29,951	31,501
Kitchener .....	739,807	710,051	40,820	49,003	36,829	39,089
London .....	2,500,613	1,816,176	66,662	79,078	67,416	77,237
Niagara Falls .....	139,509	159,388	15,353	16,678	11,772	13,743
Oshawa .....	1,549,387	1,399,963	29,660	42,521	22,621	26,307
Ottawa .....	3,199,149	3,370,091	164,477	198,702	168,465	192,222
Peterborough .....	172,589	169,792	16,995	19,830	17,904	18,733
St. Catharines .....	572,371	436,023	29,727	29,727	23,197	23,343
Sarnia .....	358,819	485,656	24,745	22,855	18,308	19,916
Sault Ste. Marie .....	1,787,686	294,218	18,196	22,145	14,007	15,584
Sudbury .....	213,477	245,693	29,272	31,147	23,986	25,838
Thunder Bay .....	348,594	377,527	27,405	34,502	26,738	30,934
Timmins .....	97,529	96,542	17,217	15,417	6,820	7,618
Toronto .....	89,085,743	105,324,951	1,552,230	2,083,000	719,436	926,551
Windsor .....	1,528,412	1,329,038	69,822	149,017	45,138	68,768
Total — 20 centres .....	106,086,651	120,223,027	2,336,135	3,061,667	1,390,214	1,689,478
Manitoba:						
Brandon .....	96,809	99,835	13,122	14,995	12,324	14,603
Winnipeg .....	8,235,931	7,375,676	156,861	238,912	164,244	190,688
Total — 2 centres .....	8,332,740	7,475,511	169,983	253,907	176,568	205,291

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	April - Avril					
	Current		Savings		Personal chequing	
	- Courant		- Épargne		- Chèques personnels	
	1977	1978	1977	1978	1977	1978
	thousands of dollars - milliers de dollars					
Saskatchewan:						
Moose Jaw .....	66,935	72,419	9,259	10,681	14,344	13,882
Prince Albert .....	78,500	76,999	5,636	10,043	10,961	12,899
Regina .....	2,174,053	2,986,179	43,075	40,096	56,839	60,996
Saskatoon .....	758,197	764,357	28,811	34,176	49,046	58,714
Total - 4 centres .....	3,077,685	3,899,954	86,781	94,996	131,190	146,491
Alberta:						
Calgary .....	8,876,367	9,382,360	164,112	192,240	283,125	348,445
Edmonton .....	6,885,903	7,606,559	162,338	206,469	250,293	293,249
Lethbridge .....	234,930	227,707	14,362	15,492	30,972	34,766
Medicine Hat .....	107,049	100,593	8,087	9,111	17,061	17,101
Total - 4 centres .....	16,104,249	17,317,219	348,899	423,312	581,451	693,561
British Columbia - Colombie-Britannique:						
Vancouver .....	13,293,772	13,104,938	459,316	434,092	449,346	460,761
Victoria .....	2,633,929	2,744,469	75,976	75,870	67,538	83,613
Total - 2 centres .....	15,927,701	15,849,407	535,292	509,962	516,884	544,374
Total - 50 centres .....	211,401,156	228,738,933	5,237,091	6,272,489	3,449,368	3,957,802

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) - Courant(1)			Savings - Épargne		
	Cheques cashed	Deposits(2)	Turnover	Cheques cashed	Deposits(2)	Turnover
	Chèques encaissés	Dépôts(2)	Rotation	Chèques encaissés	Dépôts(2)	Rotation
	thousands of dollars			thousands of dollars		
	milliers de dollars			milliers de dollars		
1972 .....	1,028,679,510	9,095,564	113.10	38,253,735	26,201,294	1.46
1973 .....	1,325,656,531	10,214,452	129.78	44,318,965	29,464,452	1.50
1974 .....	1,641,157,509	11,124,141	147.53	57,622,225	38,269,960	1.51
1975 .....	2,074,332,993	13,131,134	157.97	64,194,432	44,540,450	1.44
1976 .....	2,403,265,501	13,912,083	172.75	66,333,722	53,798,772	1.23
1977 .....	2,642,922,920	15,122,023	174.78	75,385,348	63,332,456	1.19
<u>1977</u>						
April - Avril .....	214,850,524	14,691,359	175.49	5,237,091	61,889,604	1.02
May - Mai .....	223,666,197	15,063,902	178.17	7,144,140	63,087,975	1.36
June - Juin .....	226,842,419	15,560,976	174.93	6,923,542	63,720,137	1.30
July - Juillet .....	215,455,913	15,608,340	165.65	6,320,196	64,351,418	1.18
August - Août .....	219,335,105	15,114,343	174.14	6,197,549	64,904,191	1.15
September - Septembre	227,958,201	15,225,519	179.67	6,224,132	65,746,328	1.14
October - Octobre ...	219,559,382	15,637,551	168.49	6,085,281	66,401,226	1.10
November - Novembre	229,011,305	15,624,443	175.89	8,213,898	66,099,634	1.49
December - Décembre	235,898,364	16,130,528	175.49	6,309,668	65,804,350	1.15
<u>1978</u>						
January - Janvier ...	230,677,789	15,828,448	174.88	6,036,780	66,262,755	1.09
February - Février ..	208,189,287	14,875,018	167.95	5,851,361	66,882,050	1.05
March - Mars .....	240,402,505	15,442,204	186.81	6,328,401	68,043,914	1.12
April - Avril .....	232,696,735	15,932,703	175.26	6,272,489	69,681,717	1.08

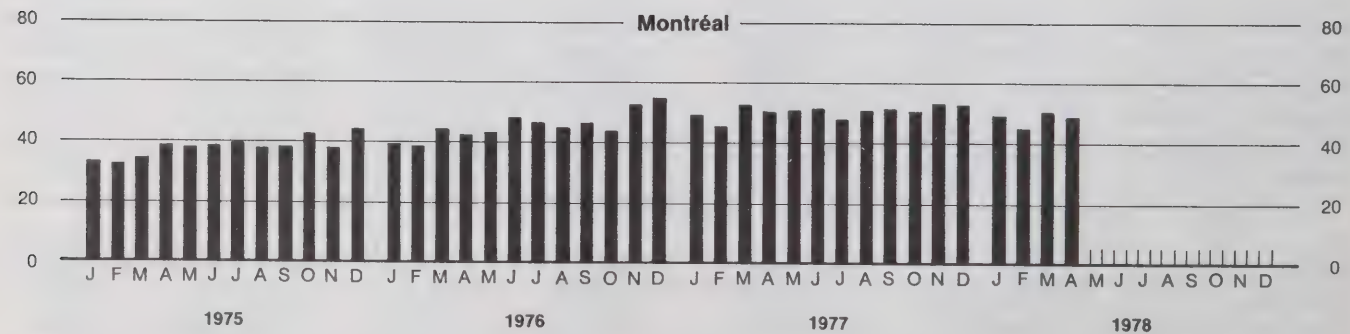
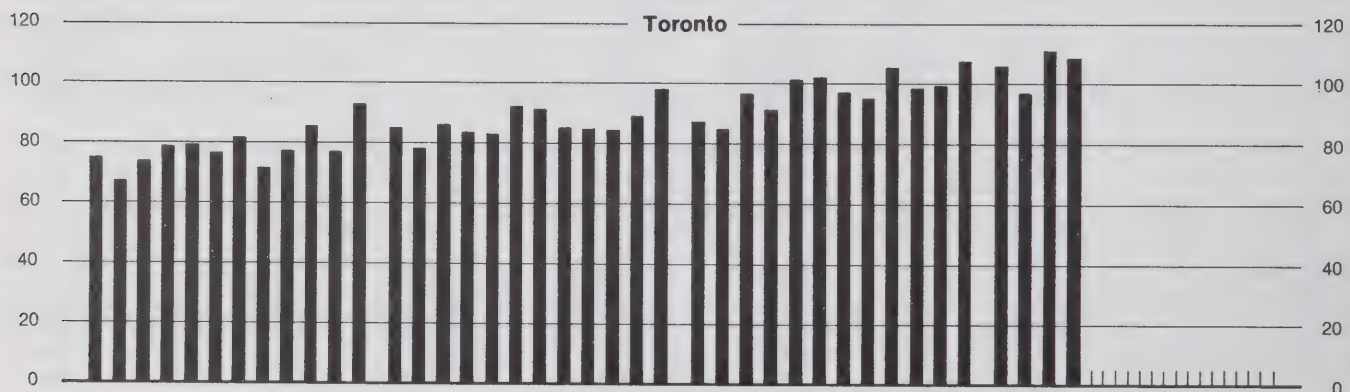
(1) Includes cheques cashed against personal chequing accounts. - Comprend les chèques tirés sur les comptes chèques personnels. (2) Average deposits for the year. - Moyenne des dépôts de l'année. Note: Turnover in the monthly section reflects turnover on an annual basis. - Note: La rotation dans la section mensuelle est calculée sur une base annuelle.



## Valeur des chèques encaissés au Canada

\$ Billions  
\$ Billiards  
\_\_\_\_\_ 260

### 34 Clearing Centres — 34 centres de compensation











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CHEQUES CASHEDCHÈQUES ENCAISSÉS

MAY - 1978 - MAI

With the advent of centralized data processing, Bank Clearing Houses as they were known have been closed down. The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it would be incorrect to assume that this comparison will remain valid through time. Also, data in this publication do not include cheques drawn on the Receiver General or cheques drawn on deposit accounts held in the name of the Receiver General. For further information refer to 61-201.

The value of cheques cashed in the 50 clearing centres in May totalled \$270,708 million, 17.3% above the value for the corresponding month of 1977. Payments in 8 of the 10 provinces rose in comparison. Debits increased in Prince Edward Island by 20.9%, Nova Scotia by 4.6%, New Brunswick by 2.7%, Quebec by 17.3%, Ontario by 20.4%, Manitoba by 3.8%, Alberta by 22.9% and British Columbia by 12.1%. Debits decreased in Newfoundland by 8.8%, and Saskatchewan by 20.8%.

The Centres:

Forty-one of the fifty centres showed a higher value of cheques cashed than in May of 1977. In respect of the major centres, payments increased in Montreal by 12.0%, Toronto by 23.8%, Winnipeg by 3.6%, and Vancouver by 13.5%.

Deposit Turnover:

The turnover ratio of current deposits (compiled on an annual basis) was 201.06 compared with 178.17 for May 1977. The turnover ratio of savings accounts was 1.33 compared with the May 1977 ratio of 1.36.

Financial Institutions Section  
Business Finance Division  
(Telephone: 613-996-6631)

L'avènement du traitement centralisé des données a fait disparaître les chambres de compensation bancaires dans leur ancienne forme. Les chiffres se rapportant au débit des comptes personnels continuent de rendre compte des données qui correspondent aux anciens centres, mais il serait inexact d'en conclure que cette comparaison sera toujours valable. De plus, les données de cette publication ne comprennent pas les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général. Pour plus de renseignements, voir le numéro 61-201 du catalogue.

La valeur des chèques encaissés dans 50 centres de compensation en mai s'élevait à \$270,708 millions soit 17.3 % de plus qu'en mai 1977. Les comparaisons pour le mois de mai montrent que les versements ont augmenté dans 8 des 10 provinces. Les débits ont augmenté de 20.9 % dans l'île-du-Prince-Édouard, de 4.6 % en Nouvelle-Écosse, de 2.7 % au Nouveau-Brunswick, de 17.3 % au Québec, de 20.4 % en Ontario, de 3.8 % au Manitoba, de 22.9 % en Alberta, et de 12.1 % en Colombie-Britannique. Les débits ont accusé une baisse de 8.8 % à Terre-Neuve, et de 20.8 % en Saskatchewan.

Les centres:

Quarante-et-un des cinquante centres ont enregistré une valeur totale de chèques encaissés supérieure à celle du mois de mai 1977. Pour ce qui est des grands centres, les versements ont augmenté de 12.0 % à Montréal, de 23.8 % à Toronto, de 3.6 % à Winnipeg, et de 13.5 % à Vancouver.

Volumes des transactions:

Le taux de transactions sur comptes courants (calculé sur une base annuelle) était de 201.06 comparativement à 178.17 en mai 1977. Le taux de transactions sur comptes d'épargne était de 1.33 comparativement à 1.36 en mai 1977.

La section des institutions financières,  
Division des finances des entreprises  
(Téléphone: 613-996-6631)

TABLE 1. Cheques Cashed Against Individual Accounts

TABEAU 1. Chèques tirés sur les comptes individuels

	May - Mai			First five months Cinq premiers mois		
	1977	1978	1978 1977	1977	1978	1978 1977
	thousands of dollars — milliers de dollars			thousands of dollars — milliers de dollars		
Newfoundland — Terre-Neuve:						
St. John's .....	1,650,749	1,505,423	0.91	7,346,262	7,165,807	0.98
Prince Edward Island — Île-du-Prince-Édouard:						
Charlottetown .....	170,564	206,239	1.21	809,991	929,044	1.15
Nova Scotia — Nouvelle-Écosse:						
Glace Bay .....	18,656	19,635	1.05	85,112	84,538	0.99
Halifax .....	1,908,017	1,905,088	1.00	9,648,500	9,951,540	1.03
Sydney .....	156,974	254,263	1.62	666,473	1,034,882	1.55
Total — 3 centres .....	2,083,647	2,178,986	1.05	10,400,085	11,070,960	1.06
New Brunswick — Nouveau-Brunswick:						
Fredericton .....	547,264	616,846	1.13	2,403,579	2,735,072	1.14
Moncton .....	295,153	316,253	1.07	1,386,878	1,422,393	1.03
Saint John .....	577,909	525,625	0.91	2,745,499	2,835,220	1.03
Total — 3 centres .....	1,420,326	1,458,724	1.03	6,535,956	6,992,685	1.07
Québec:						
Chicoutimi .....	247,828	314,445	1.27	990,447	1,358,939	1.37
Drummondville .....	135,952	136,414	1.00	602,142	574,322	0.95
Granby .....	160,993	200,798	1.25	678,728	818,094	1.21
Montréal .....	50,541,259	56,630,865	1.12	248,863,096	251,748,307	1.01
Québec .....	6,451,070	10,224,476	1.58	36,244,397	42,627,230	1.18
St-Hyacinthe .....	245,701	291,744	1.19	1,054,450	1,237,675	1.17
Shawinigan .....	57,209	64,608	1.13	256,766	301,637	1.17
Sherbrooke .....	331,956	345,097	1.04	1,495,115	1,529,492	1.02
Trois-Rivières .....	191,138	279,246	1.46	820,276	1,122,098	1.37
Valleyfield .....	85,459	88,696	1.04	395,051	378,609	0.96
Total — 10 centres .....	58,448,565	68,576,389	1.17	291,400,468	301,696,403	1.04
Ontario:						
Brantford .....	392,576	468,842	1.19	1,868,388	1,951,560	1.04
Chatham .....	359,676	444,830	1.24	2,470,394	2,428,145	0.98
Cornwall .....	161,417	194,379	1.20	694,293	821,784	1.18
Guelph .....	254,356	324,212	1.27	1,398,669	1,445,986	1.03
Hamilton .....	3,293,422	3,564,121	1.08	14,475,314	15,246,661	1.05
Kingston .....	329,247	381,990	1.16	1,452,802	1,563,843	1.08
Kitchener .....	873,592	966,668	1.11	3,861,220	4,076,507	1.06
London .....	3,158,633	2,548,537	0.81	13,978,634	10,529,810	0.75
Niagara Falls .....	206,822	248,256	1.20	891,172	1,009,374	1.13
Oshawa .....	1,799,755	1,651,610	0.92	7,769,700	7,649,736	0.98
Ottawa .....	3,734,646	4,341,594	1.16	18,189,140	19,470,236	1.07
Peterborough .....	243,205	276,205	1.14	1,042,324	1,104,068	1.06
St. Catharines .....	574,450	606,806	1.06	3,529,929	2,618,687	0.74
Sarnia .....	514,055	598,364	1.16	2,070,388	2,946,038	1.42
Sault Ste. Marie .....	866,435	473,192	0.55	8,620,048	2,216,774	0.26
Sudbury .....	323,133	358,357	1.11	1,410,286	1,524,475	1.08
Thunder Bay .....	485,291	522,354	1.08	2,069,212	2,272,152	1.10
Timmins .....	137,561	135,961	0.99	609,658	611,552	1.00
Toronto .....	100,864,371	124,893,642	1.24	461,015,383	547,148,025	1.19
Windsor .....	1,404,649	1,398,697	1.00	7,329,293	6,989,204	0.95
Total — 20 centres .....	119,977,292	144,398,617	1.20	554,746,247	633,624,617	1.14
Manitoba:						
Brandon .....	135,112	155,572	1.15	592,101	638,865	1.08
Winnipeg .....	9,146,843	9,478,244	1.04	43,395,923	42,638,188	0.98
Total — 2 centres .....	9,281,955	9,633,816	1.04	43,988,024	43,277,053	0.98

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	May - Mai			First five months - Cinq premiers mois		
	1977	1978	1978 1977	1977	1978	1978 1977
	thousands of dollars - milliers de dollars	thousands of dollars - milliers de dollars		thousands of dollars - milliers de dollars	thousands of dollars - milliers de dollars	
Saskatchewan:						
Moose Jaw .....	99,832	118,334	1.19	446,449	480,810	1.08
Prince Albert .....	104,240	156,663	1.50	490,383	591,190	1.21
Regina .....	3,148,850	2,146,177	0.68	11,564,810	12,173,945	1.05
Saskatoon .....	699,869	786,981	1.12	3,574,402	3,878,312	1.09
Total - 4 centres .....	4,052,791	3,208,155	0.79	16,076,044	17,124,257	1.07
Alberta:						
Calgary .....	9,061,599	10,613,842	1.17	47,472,459	53,691,069	1.13
Edmonton .....	6,639,277	8,741,815	1.32	32,197,475	39,740,950	1.23
Lethbridge .....	319,339	328,862	1.03	1,355,757	1,452,750	1.07
Medicine Hat .....	129,454	163,643	1.26	596,933	652,512	1.09
Total - 4 centres .....	16,149,669	19,848,162	1.23	81,622,624	95,537,281	1.17
British Columbia - Colombie-Britannique:						
Vancouver .....	14,450,434	16,395,646	1.13	71,336,974	74,554,487	1.05
Victoria .....	3,124,345	3,297,961	1.06	13,710,638	15,190,871	1.11
Total - 2 centres .....	17,574,779	19,693,607	1.12	85,047,612	89,745,358	1.06
Total - 50 centres .....	230,810,337	270,708,118	1.17	1,097,973,313	1,207,163,465	1.10

TABLE 2. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 2. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years - Années représentatives	Canada	Atlantic provinces - Provinces de l'Atlantique	Québec	Ontario	Prairie provinces - Provinces des Prairies	British Columbia - Colombie- Britannique
	thousands of dollars - milliers de dollars					
1924 .....	10,657,710(1)	249,263	3,201,134	4,310,880	2,200,389	696,044
1925 .....	10,661,063	221,017	3,240,833	4,291,263	2,195,320	712,630
1929 .....	19,255,760	324,976	6,694,400	7,987,367	2,956,913	1,292,104
1930 .....	15,627,428	285,818	5,471,191	6,399,226(2)	2,449,117	1,022,076
1932 .....	10,334,208	220,956	3,152,682	4,537,891	1,778,240(3)	644,439
1935 .....	12,505,825	210,182	3,573,680	5,816,365	2,244,929	660,669
1940 .....	14,352,769	370,775	4,325,526	6,235,612	2,541,802	879,054
1945 .....	26,581,560	603,979	7,658,764	12,330,829(4)	4,318,138	1,669,850
1950 .....	36,469,576	953,471(5)	10,743,830	15,574,074(6)	6,083,703	3,114,498
1955 .....	63,084,617	1,351,953	18,924,010	28,603,222	9,344,705	4,860,727
1960 .....	108,659,710	2,191,534	32,187,836	51,781,571	15,310,045	7,188,724
1965 .....	190,578,227	3,714,732	58,339,484	89,333,567	26,518,105	12,672,339
1968 .....	247,576,218	5,840,490	71,222,842	116,303,855	36,569,414	17,639,617
1969 .....	284,117,257	6,755,656	79,349,429	137,841,755	38,151,072	22,019,345
1970 .....	308,630,218	7,891,418	79,963,211	156,086,332(7)	41,985,009	22,704,248
1971 .....	343,892,094	8,074,500	91,252,260	176,526,591	43,135,471	24,903,272
1972 .....	406,530,893	8,835,639	106,755,808	211,531,191	49,242,607	30,165,648
1973 .....	517,552,925	9,925,472	128,820,016	282,093,015	59,292,859	37,421,563
1974 .....	635,582,393	12,831,812	159,956,872	327,717,346	83,026,575	52,049,788
1975 .....	825,166,873	15,060,788	209,971,362	431,918,944	103,441,746	64,774,033
1976 .....	951,850,227 <sup>r</sup>	19,100,745	250,373,962	481,658,092 <sup>r</sup>	124,902,719	75,814,709
1977 .....	1,068,938,631	21,127,139	286,602,608	534,474,580	141,686,692	85,047,612
1978 .....	1,182,572,240	21,374,960	295,905,029	619,608,302	155,938,591	89,745,358

(1) Original 31 centres. - À l'origine, 31 centres. (2) Includes Sarnia as of January 1926 and Sudbury as of September 1929. - Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929. (3) Weyburn branches absorbed by Imperial Bank, May 1931. - Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931. (4) St. Catharines data added as of May 1941. - Données sur St. Catharines ajoutées à partir de mai 1941. (5) St. John's, Newfoundland, data added as of April 1949. - Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949. (6) Cornwall data added as of May 1950. - Données sur Cornwall ajoutées à partir de mai 1950. (7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure. - En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William. <sup>r</sup> Revised figures. - Nombres rectifiés.



TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	May - Mai					
	Current - Courant		Savings - Épargne		Personal chequing - Chèques personnels	
	1977	1978	1977	1978	1977	1978
	thousands of dollars - milliers de dollars					
Newfoundland - Terre-Neuve:						
St. John's .....	1,562,159	1,387,998	54,410	73,643	34,180	43,782
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown .....	149,285	180,196	8,132	11,940	13,147	14,103
Nova Scotia - Nouvelle-Écosse:						
Glace Bay .....	14,174	15,231	2,496	2,193	1,986	2,211
Halifax .....	1,757,943	1,740,788	64,006	71,030	86,068	93,270
Sydney .....	137,937	233,569	8,532	9,791	10,505	10,903
Total - 3 centres .....	1,910,054	1,989,588	75,034	83,014	98,559	106,384
New Brunswick - Nouveau-Brunswick:						
Fredericton .....	506,916	557,586	22,442	35,894	17,906	23,366
Moncton .....	255,326	270,121	18,001	21,129	21,826	25,003
Saint John .....	529,633	468,120	24,894	31,183	23,382	26,322
Total - 3 centres .....	1,291,875	1,295,827	65,337	88,206	63,114	74,691
Québec:						
Chicoutimi .....	224,058	286,931	15,551	17,417	8,219	10,097
Drummondville .....	122,473	122,416	10,541	10,951	2,938	3,047
Granby .....	147,037	185,747	8,505	9,389	5,451	5,662
Montréal .....	48,392,131	54,559,706	1,637,554	1,561,615	511,574	509,544
Québec .....	5,959,127	9,860,351	449,683	320,016	42,260	44,109
St-Hyacinthe .....	213,708	266,866	27,575	20,703	4,418	4,175
Shawinigan .....	48,256	54,370	6,507	7,382	2,446	2,856
Sherbrooke .....	292,488	307,489	24,630	23,328	14,838	14,280
Trois-Rivières .....	167,670	253,853	16,186	16,946	7,282	8,447
Valleyfield .....	74,962	78,090	7,421	7,401	3,076	3,205
Total - 10 centres .....	55,641,910	65,975,819	2,204,153	1,995,148	602,502	605,422
Ontario:						
Brantford .....	349,991	419,624	22,966	27,391	19,619	21,827
Chatham .....	323,408	398,171	19,621	26,571	16,647	20,088
Cornwall .....	136,533	163,450	14,916	19,010	9,968	11,919
Guelph .....	205,792	269,893	28,743	33,378	19,821	20,941
Hamilton .....	2,960,656	3,189,607	199,625	225,565	133,141	148,949
Kingston .....	251,392	291,090	41,103	46,851	36,752	44,049
Kitchener .....	775,918	850,926	51,738	57,495	45,936	58,247
London .....	2,987,090	2,345,155	86,920	105,931	84,623	97,451
Niagara Falls .....	172,624	208,512	20,042	23,793	14,156	15,951
Oshawa .....	1,730,264	1,571,884	42,808	49,898	26,683	29,828
Ottawa .....	3,306,612	3,830,469	229,114	272,099	198,920	239,026
Peterborough .....	198,540	223,643	23,015	28,995	21,650	23,567
St. Catharines .....	510,613	532,654	35,035	46,279	28,802	27,873
Sarnia .....	462,547	539,291	28,591	34,912	22,917	24,161
Sault Ste. Marie .....	829,055	419,363	21,933	33,327	15,447	20,502
Sudbury .....	255,973	284,822	39,600	43,049	27,560	30,486
Thunder Bay .....	409,984	430,214	40,539	51,458	34,768	40,682
Timmins .....	112,191	111,503	17,406	14,619	7,964	9,839
Toronto .....	97,660,614	121,151,601	2,285,700	2,594,192	918,057	1,147,849
Windsor .....	1,251,114	1,208,935	99,214	122,526	54,321	67,236
Total - 20 centres .....	114,890,911	138,440,807	3,348,629	3,857,339	1,737,752	2,100,471
Manitoba:						
Brandon .....	101,227	117,137	18,520	20,108	15,365	18,327
Winnipeg .....	8,749,852	8,973,076	198,804	252,751	198,187	252,417
Total - 2 centres .....	8,851,079	9,090,213	217,324	272,859	213,552	270,744

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	May - Mai					
	Current - Courant		Savings - Épargne		Personal chequing - Chèques personnels	
	1977	1978	1977	1978	1977	1978
	thousands of dollars - milliers de dollars					
Saskatchewan:						
Moose Jaw .....	70,611	83,289	13,713	16,153	15,508	18,892
Prince Albert .....	84,398	132,098	6,902	9,075	12,940	15,490
Regina .....	3,031,077	2,009,180	54,755	59,885	63,018	77,112
Saskatoon .....	598,873	668,022	43,079	47,550	57,917	71,409
Total - 4 centres .....	3,784,959	2,892,589	118,449	132,663	149,383	182,903
Alberta:						
Calgary .....	8,479,316	9,885,887	204,089	271,902	378,194	456,053
Edmonton .....	6,168,187	8,099,222	186,645	279,885	284,445	362,708
Lethbridge .....	266,054	265,998	17,911	23,513	35,374	39,351
Medicine Hat .....	99,930	126,732	12,027	14,676	17,497	22,235
Total - 4 centres .....	15,013,487	18,377,839	420,672	589,976	715,510	880,347
British Columbia - Colombie-Britannique:						
Vancouver .....	13,376,237	15,088,183	537,246	600,411	536,951	707,052
Victoria .....	2,941,172	3,094,878	94,754	103,182	88,419	99,901
Total - 2 centres .....	16,317,409	18,183,061	632,000	703,593	625,370	806,953
Total - 50 centres .....	219,413,128	257,813,937	7,144,140	7,808,381	4,253,069	5,085,800

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) - Courant(1)			Savings - Épargne		
	Cheques cashed - Chèques encaissés	Deposits(2) - Dépôts(2)	Turnover - Rotation	Cheques cashed - Chèques encaissés	Deposits(2) - Dépôts(2)	Turnover - Rotation
	thousands of dollars - milliers de dollars			thousands of dollars - milliers de dollars		
1972 .....	1,028,679,510	9,095,564	113.10	38,253,735	26,201,294	1.46
1973 .....	1,325,656,531	10,214,452	129.78	44,318,965	29,464,452	1.50
1974 .....	1,641,157,509	11,124,141	147.53	57,622,225	38,269,960	1.51
1975 .....	2,074,332,993	13,131,134	157.97	64,194,432	44,540,450	1.44
1976 .....	2,403,265,501	13,912,083	172.75	66,333,722	53,798,772	1.23
1977 .....	2,642,922,920	15,122,023	174.78	75,385,348	63,332,456	1.19
<u>1977</u>						
May - Mai .....	223,666,197	15,063,902	178.17	7,144,140	63,087,975	1.36
June - Juin .....	226,842,419	15,560,976	174.93	6,923,542	63,720,137	1.30
July - Juillet .....	215,455,913	15,608,340	165.65	6,320,196	64,351,418	1.18
August - Août .....	219,335,105	15,114,343	174.14	6,197,549	64,904,191	1.15
September - Septembre	227,958,201	15,225,519	179.67	6,224,132	65,746,328	1.14
October - Octobre ...	219,559,382	15,637,551	168.49	6,085,281	66,401,226	1.10
November - Novembre	229,011,305	15,624,443	175.89	8,213,898	66,099,634	1.49
December - Décembre	235,898,364	16,130,528	175.49	6,309,668	65,804,350	1.15
<u>1978</u>						
January - Janvier ...	230,677,789	15,828,448	174.88	6,036,780	66,262,755	1.09
February - Février ..	208,189,287	14,875,018	167.95	5,851,361	66,882,050	1.05
March - Mars .....	240,402,505	15,442,204	186.81	6,328,401	68,043,914	1.12
April - Avril .....	232,696,735	15,932,703	175.26	6,272,489	69,681,717	1.08
May p Mai .....	262,899,737	15,690,837	201.06	7,808,381	70,429,237	1.33

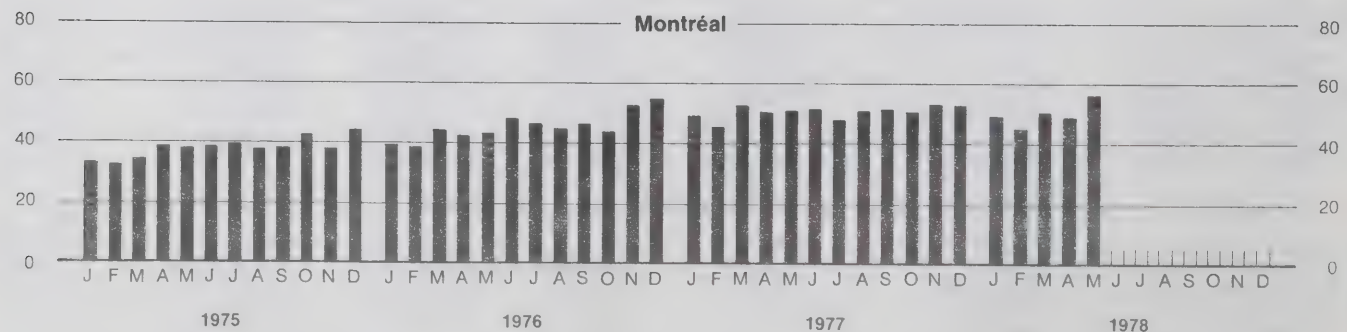
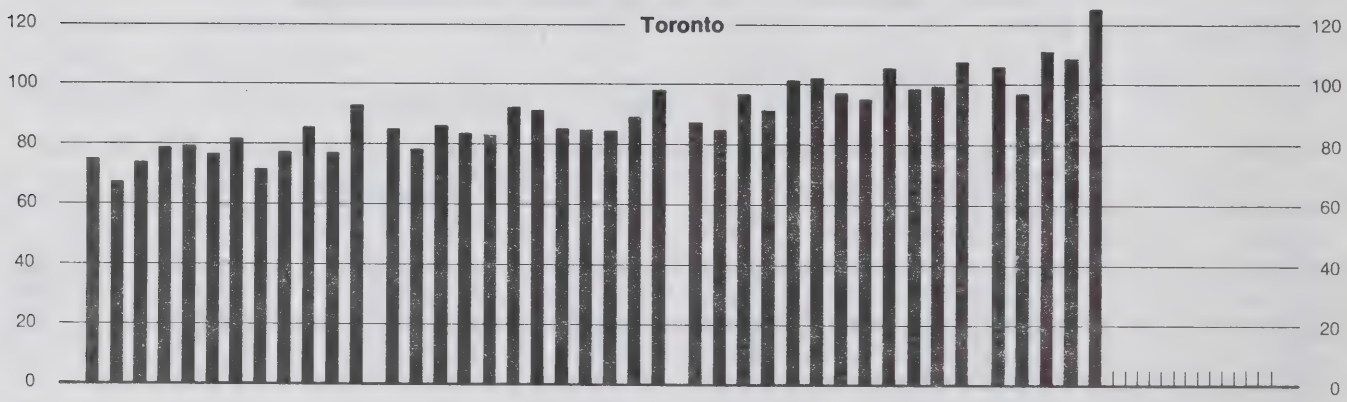
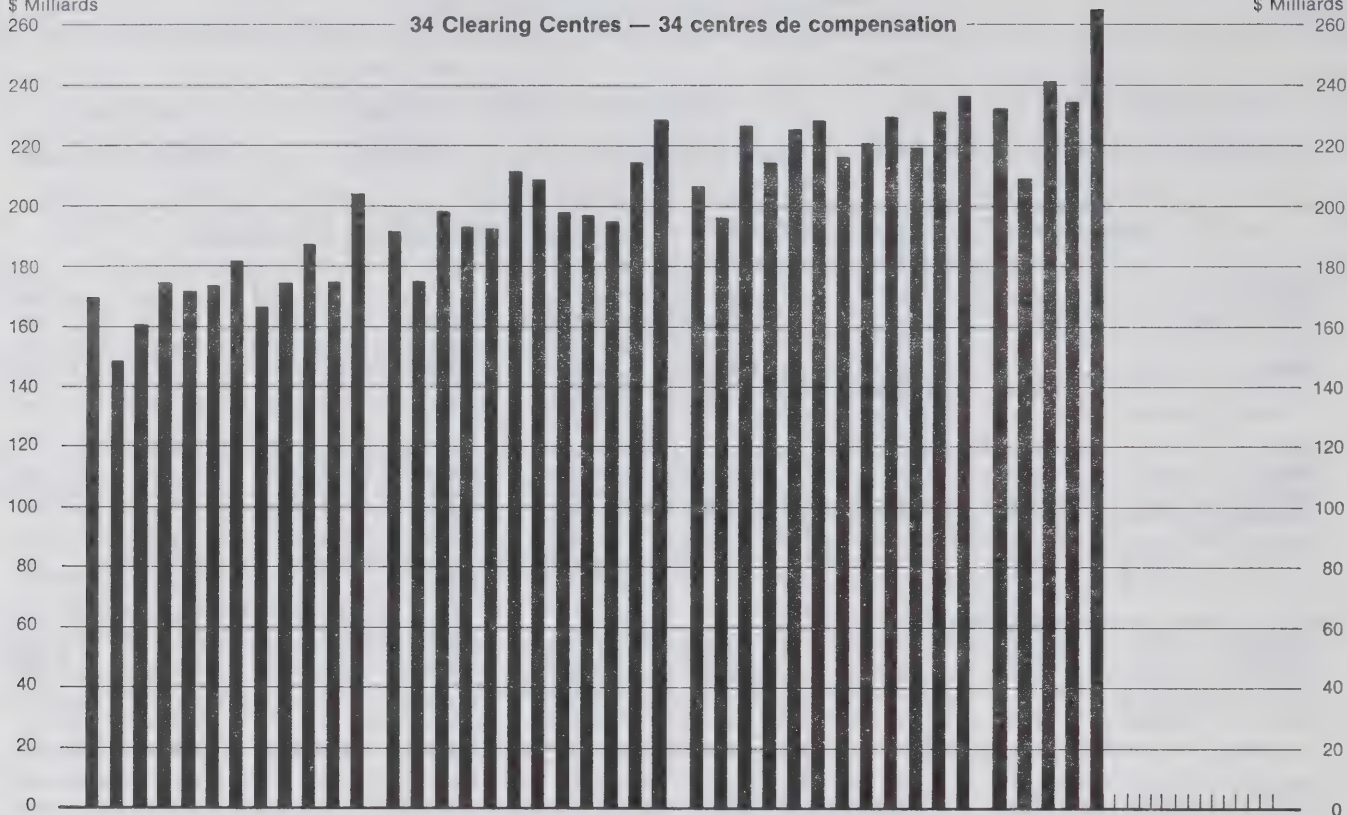
(1) Includes cheques cashed against personal chequing accounts. - Comprend les chèques tirés sur les comptes chèques personnels. (2) Average deposits for the year. - Moyenne des dépôts de l'année. Note: Turnover in the monthly section reflects turnover on an annual basis. - Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.

# Value of Cheques Cashed in Canada

## Valeur des chèques encaissés au Canada

\$ Billions  
\$ Milliards

\$ Billions  
\$ Milliards











# Statistics Canada Statistique Canada

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CHEQUES CASHEDCHÈQUES ENCAISSÉS

JUNE - 1978 - JUIN

With the advent of centralized data processing, Bank Clearing Houses as they were known have been closed down. The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it would be incorrect to assume that this comparison will remain valid through time. Also, data in this publication do not include cheques drawn on the Receiver General or cheques drawn on deposit accounts held in the name of the Receiver General. For further information refer to 61-201.

The value of cheques cashed in the 50 clearing centres in June totalled \$274,190 million, 17.3% above the value for the corresponding month of 1977. Payments in 8 of the 10 provinces rose in comparison. Debits increased in Newfoundland by 11.5%, Prince Edward Island by 42.5%, Nova Scotia by 24.2%, New Brunswick by 8.7%, Quebec by 2.3%, Ontario by 29.6%, Alberta by 13.3% and British Columbia by 7.8%. Debits decreased in Manitoba by 9.2%, and Saskatchewan by 5.3%.

The Centres:

Thirty-seven of the fifty centres showed a higher value of cheques cashed than in June of 1977. In respect of the major centres, payments increased in Toronto by 33.9%, and Vancouver by 7.5%. Debits decreased in Montreal by 3.5%, and Winnipeg by 9.4%.

Deposit Turnover:

The turnover ratio of current deposits (compiled on an annual basis) was 197.06 compared with 174.93 for June 1977. The turnover ratio of savings accounts was 1.22 compared with the June 1977 ratio of 1.30.

Financial Institutions Section  
Business Finance Division  
(Telephone: 613-996-6631)

L'avènement du traitement centralisé des données a fait disparaître les chambres de compensation bancaires dans leur ancienne forme. Les chiffres se rapportant au débit des comptes personnels continuent de rendre compte des données qui correspondent aux anciens centres, mais il serait inexact d'en conclure que cette comparaison sera toujours valable. De plus, les données de cette publication ne comprennent pas les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général. Pour plus de renseignements, voir le numéro 61-201 du catalogue.

La valeur des chèques encaissés dans 50 centres de compensation en juin s'élevait à \$274,190 millions soit 17.3 % de plus qu'en juin 1977. Les comparaisons pour le mois de juin montrent que les versements ont augmenté dans 8 des 10 provinces. Les débits ont augmenté de 11.5 % à Terre Neuve, de 42.5 % dans l'Île-du-Prince-Édouard, de 24.2 % en Nouvelle-Écosse, de 8.7 % au Nouveau-Brunswick, de 2.3 % au Québec, de 29.6 % en Ontario, de 13.3 % en Alberta et de 7.8 % en Colombie-Britannique. Les débits ont accusé une baisse de 9.2 % au Manitoba et de 5.3 % en Saskatchewan.

Les centres:

Trente-sept des cinquante centres ont enregistré une valeur totale de chèques encaissés supérieure à celle du mois de juin 1977. Pour ce qui est des grands centres, les versements ont augmenté de 33.9 % à Toronto et de 7.5 % à Vancouver. Les versements ont baissé de 3.5 % à Montréal et de 9.4 % à Winnipeg.

Volumes des transactions:

Le taux de transactions sur comptes courants (calculé sur une base annuelle) était de 197.06 comparativement à 174.93 en juin 1977. Le taux de transactions sur comptes d'épargne était de 1.22 comparativement à 1.30 en juin 1977.

La section des institutions financières,  
Division des finances des entreprises  
(Téléphone: 613-996-6631)



TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	June - Juin			First six months Six premiers mois		
	1977	1978	<u>1978</u> 1977	1977	1978	<u>1978</u> 1977
	thousands of dollars — milliers de dollars			thousands of dollars — milliers de dollars		
Newfoundland - Terre-Neuve:						
St. John's .....	1,447,915	1,614,276	1.11	8,794,177	8,780,083	1.00
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown .....	166,014	236,502	1.42	976,005	1,165,546	1.19
Nova Scotia - Nouvelle-Écosse:						
Glace Bay .....	19,942	21,557	1.08	105,054	106,095	1.01
Halifax .....	1,863,824	2,267,727	1.22	11,512,324	12,219,267	1.06
Sydney .....	158,261	247,477	1.56	824,734	1,282,359	1.55
Total - 3 centres .....	2,042,027	2,536,761	1.24	12,442,112	13,607,721	1.09
New Brunswick - Nouveau-Brunswick:						
Fredericton .....	469,588	533,914	1.14	2,873,167	3,268,986	1.14
Moncton .....	287,310	350,439	1.22	1,674,188	1,772,832	1.06
Saint John .....	695,254	693,518	1.00	3,440,753	3,528,738	1.03
Total - 3 centres .....	1,452,152	1,577,871	1.09	7,988,108	8,570,556	1.07
Québec:						
Chicoutimi .....	258,583	294,048	1.14	1,249,030	1,652,987	1.32
Drummondville .....	128,755	128,268	1.00	730,897	702,590	0.96
Granby .....	175,465	190,253	1.08	854,193	1,008,347	1.18
Montréal .....	51,603,473	49,786,321	0.96	300,466,569	301,534,628	1.00
Québec .....	6,305,953	9,230,716	1.46	42,550,350	51,857,946	1.22
St-Hyacinthe .....	224,713	308,803	1.37	1,279,163	1,546,478	1.21
Shawinigan .....	63,629	61,577	0.97	320,395	363,214	1.13
Sherbrooke .....	340,086	368,680	1.08	1,835,201	1,898,172	1.03
Trois-Rivières .....	183,937	270,755	1.47	1,004,213	1,392,853	1.39
Valleyfield .....	91,360	88,499	0.97	486,411	467,108	0.96
Total - 10 centres .....	59,375,954	60,727,920	1.02	350,776,422	362,424,323	1.03
Ontario:						
Brantford .....	406,616	501,743	1.23	2,275,004	2,453,303	1.08
Chatham .....	459,304	478,961	1.04	2,929,698	2,907,106	0.99
Cornwall .....	172,717	172,626	1.00	867,010	994,410	1.15
Guelph .....	291,227	326,047	1.12	1,689,896	1,772,033	1.05
Hamilton .....	3,172,137	3,398,809	1.07	17,647,451	18,645,470	1.06
Kingston .....	302,117	345,250	1.14	1,754,919	1,909,093	1.09
Kitchener .....	874,411	949,759	1.09	4,735,631	5,026,266	1.06
London .....	2,337,229	2,392,164	1.02	16,315,863	12,921,974	0.79
Niagara Falls .....	187,387	227,105	1.21	1,078,559	1,236,479	1.15
Oshawa .....	1,919,973	2,002,018	1.04	9,689,673	9,651,754	1.00
Ottawa .....	3,886,170	4,354,126	1.12	22,075,310	23,824,362	1.08
Peterborough .....	260,964	348,413	1.34	1,303,288	1,452,481	1.11
St. Catharines .....	556,499	599,573	1.08	4,086,428	3,218,260	0.79
Sarnia .....	601,098	581,715	0.97	2,671,486	3,527,753	1.32
Sault Ste. Marie .....	896,627	458,136	0.51	9,516,675	2,674,910	0.28
Sudbury .....	366,775	371,939	1.01	1,777,061	1,896,414	1.07
Thunder Bay .....	467,804	548,292	1.17	2,537,016	2,820,444	1.11
Timmins .....	157,699	140,392	0.89	767,357	751,944	0.98
Toronto .....	101,701,329	136,228,746	1.34	562,716,712	683,376,771	1.21
Windsor .....	1,441,294	1,644,948	1.14	8,770,587	8,634,152	0.98
Total - 20 centres .....	120,459,377	156,070,762	1.30	675,205,624	789,695,379	1.17
Manitoba:						
Brandon .....	138,869	149,535	1.08	730,970	788,400	1.08
Winnipeg .....	10,099,844	9,147,320	0.91	53,495,767	51,785,508	0.97
Total - 2 centres .....	10,238,713	9,296,855	0.91	54,226,737	52,573,908	0.97

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	June - Juin			First six months - Six premiers mois		
	1977	1978	1978 1977	1977	1978	1978 1977
	thousands of dollars - milliers de dollars	thousands of dollars - milliers de dollars		thousands of dollars - milliers de dollars	thousands of dollars - milliers de dollars	
Saskatchewan:						
Moose Jaw .....	102,726	112,423	1.09	549,175	593,233	1.08
Prince Albert .....	116,853	146,078	1.25	607,236	737,268	1.21
Regina .....	2,322,425	2,133,229	0.92	13,887,235	14,307,174	1.03
Saskatoon .....	791,261	765,784	0.97	4,365,663	4,644,096	1.06
Total - 4 centres .....	3,333,265	3,157,514	0.95	19,409,309	20,281,771	1.04
Alberta:						
Calgary .....	9,792,055	11,089,438	1.13	57,264,514	64,780,507	1.13
Edmonton .....	7,427,158	8,467,829	1.14	39,624,633	48,208,779	1.22
Lethbridge .....	319,870	307,055	0.96	1,675,627	1,759,805	1.05
Medicine Hat .....	133,243	161,644	1.21	730,176	814,156	1.12
Total - 4 centres .....	17,672,326	20,025,966	1.13	99,294,950	115,563,247	1.16
British Columbia - Colombie-Britannique:						
Vancouver .....	14,624,388	15,719,201	1.07	85,961,362	90,273,688	1.05
Victoria .....	2,953,830	3,226,353	1.09	16,664,468	18,417,224	1.11
Total - 2 centres .....	17,578,218	18,945,554	1.08	102,625,830	108,690,912	1.06
Total - 50 centres .....	233,765,961	274,189,981	1.17	1,331,739,274	1,481,353,446	1.11

TABLE 2. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 2. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years - Années représentatives	Canada	Atlantic provinces - Provinces de l'Atlantique	Québec	Ontario	Prairie provinces - Provinces des Prairies	British Columbia - Colombie- Britannique
	thousands of dollars - milliers de dollars					
1924 .....	12,714,486(1)	297,804	3,824,746	5,096,439	2,667,954	827,543
1925 .....	12,812,269	269,043	3,899,801	5,199,570	2,577,296	866,559
1929 .....	22,835,608	386,505	7,878,276	9,511,588(2)	3,532,048	1,527,191
1930 .....	19,035,169	355,181	6,692,408	7,763,045	3,006,687	1,217,848
1932 .....	12,536,993	264,529	3,846,040	5,482,129	2,175,722(3)	768,573
1935, data added as of April 1949. - Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949. (6) Cornwall data added as of May 1950. - Données sur Cornwall ajoutées à partir de mai 1950. (7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure. - En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William. Nombres rectifiés.	15,216,135	262,826	4,379,880	7,080,079	2,696,220	797,130
1940 .....	17,001,691	400,017	5,070,783	7,488,654	2,997,221	1,045,016
1945 .....	32,667,134	725,659	9,364,105	15,147,938(4)	5,407,461	2,021,971
1950 .....	46,514,276	1,231,998(5)	13,406,350	20,104,323(6)	7,841,926	3,929,679
1955 .....	78,117,163	1,987,919	23,026,499	35,389,668	11,757,076	5,956,001
1960 .....	133,755,325	2,662,169	39,660,493	63,602,155	18,999,662	8,830,846
1965 .....	231,751,399	4,565,057	70,398,703	108,885,546	32,357,684	15,544,409
1967 .....	285,446,363	6,356,961	90,407,004	127,452,347	41,331,884	19,898,167
1968 .....	297,776,316	7,121,595	85,450,554	140,100,515	43,744,069	21,359,583
1969 .....	345,721,879	8,071,803	95,966,900	168,016,736(7)	46,891,760	26,774,680
1970 .....	376,759,465	9,498,169	96,581,182	192,001,590	51,212,613	27,465,911
1971 .....	420,248,815	9,849,928	110,505,486	216,101,377	53,353,165	30,438,859
1972 .....	497,450,952	10,741,119	131,143,488	258,300,360	60,294,197	36,971,788
1973 .....	628,082,577	11,944,041	155,542,633	342,465,705	72,316,401	45,813,797
1974 .....	769,279,341	15,684,289	195,899,974	394,466,257	100,182,016	63,046,805
1975 .....	999,174,850	18,495,597	256,584,299	520,654,755	124,716,958	78,723,241
1976 .....	1,163,515,599 <sup>r</sup>	22,942,323	307,304,793	587,857,166 <sup>r</sup>	152,632,649	92,778,668
1977 .....	1,297,068,281	25,421,442	344,852,120	651,237,893	172,930,996	102,625,830
1978 .....	1,450,941,886	26,300,920	355,290,746	772,240,382	188,418,926	108,690,912

(1) Original 31 centres. - À l'origine, 31 centres. (2) Includes Sarnia as of January 1926 and Sudbury as of September 1929. - Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929. (3) Weyburn branches absorbed by Imperial Bank, May 1931. - Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931. (4) St. Catharines data added as of May 1941. - Données sur St. Catharines ajoutées à partir de mai 1941. (5) St. John's, Newfoundland, data added as of April 1949. - Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949. (6) Cornwall data added as of May 1950. - Données sur Cornwall ajoutées à partir de mai 1950. (7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure. - En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William. Nombres rectifiés.

TABLE 3. Cheques Cashied by Type of Account

TABEAU 3. Chèques tirés par type de compte

	June - Juin					
	Current - Courant		Savings - Épargne		Personal chequing - Chèques personnels	
	1977	1978	1977	1978	1977	1978
	thousands of dollars - milliers de dollars					
Newfoundland - Terre-Neuve:						
St. John's .....	1,338,012	1,502,938	77,589	73,802	32,314	37,536
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown .....	146,205	211,796	8,351	10,668	11,458	14,038
Nova Scotia - Nouvelle-Écosse:						
Glace Bay .....	16,047	17,142	1,965	2,222	1,930	2,193
Halifax .....	1,694,982	2,114,938	60,326	66,661	108,516	86,128
Sydney .....	139,906	228,612	7,589	7,266	10,766	11,599
Total - 3 centres .....	1,850,935	2,360,692	69,880	76,149	121,212	99,920
New Brunswick - Nouveau-Brunswick:						
Fredericton .....	424,924	487,448	25,189	25,582	19,475	20,884
Moncton .....	250,615	307,935	15,969	17,926	20,726	24,578
Saint John .....	647,476	639,607	24,442	27,358	23,336	26,553
Total - 3 centres .....	1,323,015	1,434,990	65,600	70,866	63,537	72,015
Québec:						
Chicoutimi .....	236,245	268,938	13,535	16,484	8,803	8,626
Drummondville .....	119,036	116,454	7,253	8,931	2,466	2,883
Granby .....	163,184	176,140	7,471	8,571	4,810	5,542
Montréal .....	49,472,867	47,796,730	1,678,239	1,494,820	452,367	494,771
Québec .....	5,945,844	8,794,209	325,066	396,861	35,043	39,646
St-Hyacinthe .....	204,257	287,839	16,903	16,935	3,553	4,029
Shawinigan .....	56,152	51,768	5,157	7,254	2,320	2,555
Sherbrooke .....	304,159	331,314	21,948	22,868	13,979	14,498
Trois-Rivières .....	165,844	247,703	10,949	15,061	7,144	7,991
Valleyfield .....	82,368	78,933	5,871	6,683	3,121	2,883
Total - 10 centres .....	56,749,956	58,150,028	2,092,392	1,994,468	533,606	583,424
Ontario:						
Brantford .....	365,322	454,925	21,456	25,893	19,838	20,925
Chatham .....	420,231	434,130	22,525	25,149	16,548	19,682
Cornwall .....	149,743	145,854	13,320	15,662	9,654	11,110
Guelph .....	247,682	277,215	24,236	27,124	19,309	21,708
Hamilton .....	2,874,309	3,065,408	178,699	187,765	119,129	145,636
Kingston .....	231,258	264,821	34,870	40,401	35,989	40,028
Kitchener .....	785,203	855,036	46,708	51,480	42,500	43,243
London .....	2,171,481	2,207,828	84,037	91,990	81,711	92,346
Niagara Falls .....	157,495	191,109	16,841	21,861	13,051	14,135
Oshawa .....	1,854,602	1,923,844	39,529	47,686	25,842	30,488
Ottawa .....	3,468,888	3,883,722	204,561	236,716	212,721	233,688
Peterborough .....	206,996	298,291	22,342	25,946	31,626	24,176
St. Catharines .....	495,861	531,493	32,220	37,560	28,418	30,520
Sarnia .....	550,572	529,048	28,429	29,241	22,097	23,426
Sault Ste. Marie .....	853,871	408,714	24,390	29,088	18,366	20,334
Sudbury .....	300,024	301,593	37,758	39,463	28,993	30,883
Thunder Bay .....	393,244	462,875	39,977	45,906	34,583	39,511
Timmins .....	129,329	109,871	20,710	20,904	7,660	9,617
Toronto .....	98,537,423	132,724,452	2,093,078	2,366,496	1,070,828	1,137,798
Windsor .....	1,286,160	1,462,195	101,627	120,186	53,507	62,567
Total - 20 centres .....	115,479,694	150,532,424	3,087,313	3,486,517	1,892,370	2,051,821
Manitoba:						
Brandon .....	105,834	112,632	18,409	18,446	14,626	18,457
Winnipeg .....	9,641,677	8,681,869	224,292	226,824	233,875	238,627
Total - 2 centres .....	9,747,511	8,794,501	242,701	245,270	248,501	257,084



TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	June - Juin					
	Current		Savings		Personal chequing	
	- Courant		- Épargne		- Chèques personnels	
	1977	1978	1977	1978	1977	1978
	thousands of dollars - milliers de dollars					
Saskatchewan:						
Moose Jaw .....	79,064	84,600	10,749	11,243	12,913	16,580
Prince Albert .....	97,890	122,410	6,966	8,082	11,997	15,586
Regina .....	2,207,560	2,000,197	51,568	62,511	63,297	70,521
Saskatoon .....	690,519	661,783	35,935	39,692	64,807	64,309
Total - 4 centres .....	3,075,033	2,868,990	105,218	121,528	153,014	166,996
Alberta:						
Calgary .....	9,145,823	10,398,891	332,714	243,204	313,518	447,343
Edmonton .....	6,914,843	7,848,064	217,168	262,137	295,147	357,628
Lethbridge .....	270,168	241,076	16,051	24,729	33,651	41,250
Medicine Hat .....	106,447	132,207	8,844	10,220	17,952	19,217
Total - 4 centres .....	16,437,281	18,620,238	574,777	540,290	660,268	865,438
British Columbia - Colombie-Britannique:						
Vancouver .....	13,571,394	14,649,692	514,005	520,948	538,989	548,561
Victoria .....	2,781,059	3,034,751	85,716	91,525	87,055	100,077
Total - 2 centres .....	16,352,453	17,684,443	599,721	612,473	626,044	648,638
Total - 50 centres .....	222,500,095	262,161,040	6,923,542	7,232,031	4,342,324	4,796,910

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) - Courant(1)			Savings - Épargne		
	Cheques cashed	Deposits(2)	Turnover	Cheques cashed	Deposits(2)	Turnover
	- Chèques encaissés	- Dépôts(2)	- Rotation	- Chèques encaissés	- Dépôts(2)	- Rotation
	thousands of dollars			thousands of dollars		
	- milliers de dollars			- milliers de dollars		
1972 .....	1,028,679,510	9,095,564	113.10	38,253,735	26,201,294	1.46
1973 .....	1,325,656,531	10,214,452	129.78	44,318,965	29,464,452	1.50
1974 .....	1,641,157,509	11,124,141	147.53	57,622,225	38,269,960	1.51
1975 .....	2,074,332,993	13,131,134	157.97	64,194,432	44,540,450	1.44
1976 .....	2,403,265,501	13,912,083	172.75	66,333,722	53,798,772	1.23
1977 .....	2,642,922,920	15,122,023	174.78	75,385,348	63,332,456	1.19
1977						
June - Juin .....	226,842,419	15,560,976	174.93	6,923,542	63,720,137	1.30
July - Juillet .....	215,455,913	15,608,340	165.65	6,320,196	64,351,418	1.18
August - Août .....	219,335,105	15,114,343	174.14	6,197,549	64,904,191	1.15
September - Septembre	227,958,201	15,225,519	179.67	6,224,132	65,746,328	1.14
October - Octobre ....	219,559,382	15,637,551	168.49	6,085,281	66,401,226	1.10
November - Novembre ..	229,011,305	15,624,443	175.89	8,213,898	66,099,634	1.49
December - Décembre ..	235,898,364	16,130,528	175.49	6,309,668	65,804,350	1.15
1978						
January - Janvier ....	230,677,789	15,828,448	174.88	6,036,780	66,262,755	1.09
February - Février ...	208,189,287	14,875,018	167.95	5,851,361	66,882,050	1.05
March - Mars .....	240,402,505	15,442,204	186.81	6,328,401	68,043,914	1.12
April - Avril .....	232,696,735	15,932,703	175.26	6,272,489	69,681,717	1.08
May - Mai .....	262,899,737	15,690,837	201.06	7,808,381	70,429,237	1.33
June - Juin .....	266,957,950	16,256,577	197.06	7,232,031	71,149,593	1.22

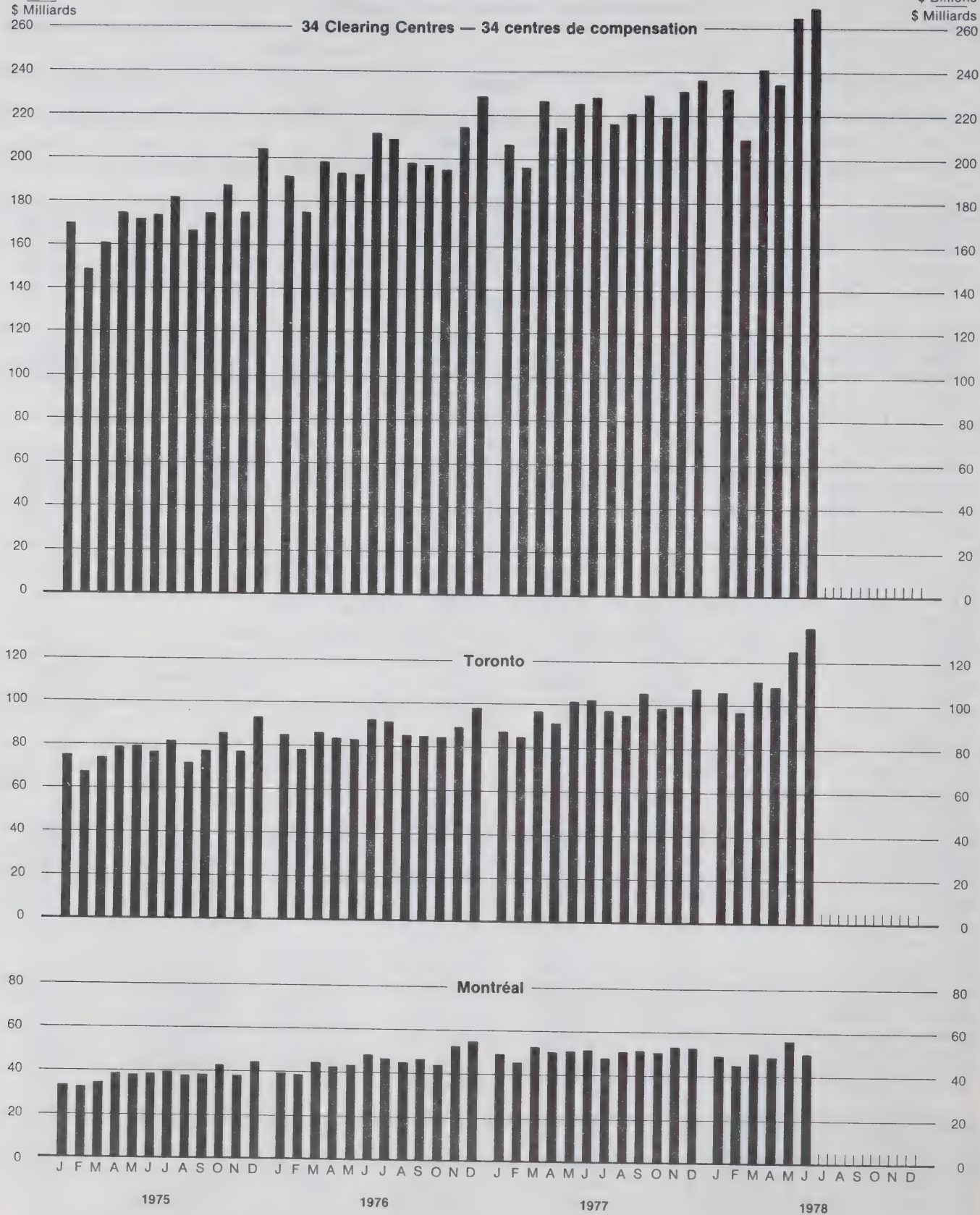
(1) Includes cheques cashed against personal chequing accounts. - Comprend les chèques tirés sur les comptes chèques personnels. (2) Average deposits for the year. - Moyenne des dépôts de l'année. Note: Turnover in the monthly section reflects turnover on an annual basis. - Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.

# Value of Cheques Cashed in Canada

## Valeur des chèques encaissés au Canada

\$ Billions  
\$ Milliards

\$ Billions  
\$ Milliards











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CHEQUES CASHED



Prix: 30 cents, \$3.00 par année

CHÈQUES ENCAISSÉS

JULY - 1978 - JUILLET

With the advent of centralized data processing, Bank Clearing Houses as they were known have been closed down. The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it would be incorrect to assume that this comparison will remain valid through time. Also, data in this publication do not include cheques drawn on the Receiver General or cheques drawn on deposit accounts held in the name of the Receiver General. For further information refer to 61-201.

The value of cheques cashed in the 50 clearing centres in July totalled \$250,808 million, 13.1% above the value for the corresponding month of 1977. Payments in 10 of the 10 provinces rose in comparison. Debits increased in Newfoundland by 4.2%, Prince Edward Island by 3.6%, Nova Scotia by 19.0%, New Brunswick by 13.8%, Quebec by 2.9%, Ontario by 17.6%, Manitoba by 2.8%, Saskatchewan by 0.5%, Alberta by 23.3% and British Columbia by 13.6%.

## The Centres:

Thirty-eight of the fifty centres showed a higher value of cheques cashed than in July of 1977. In respect of the major centres, payments increased in Toronto by 20.3%, Winnipeg by 2.8%, and Vancouver by 7.8%. Debits decreased in Montreal by 0.6%.

## Deposit Turnover:

The turnover ratio of current deposits (compiled on an annual basis) was 173.09 compared with 165.65 for July 1977. The turnover ratio of savings accounts was 1.06 compared with the July 1977 ratio of 1.18.

Financial Institutions Section  
Business Finance Division  
(Telephone: 613-996-6631)

L'avènement du traitement centralisé des données a fait disparaître les chambres de compensation bancaires dans leur ancienne forme. Les chiffres se rapportant au débit des comptes personnels continuent de rendre compte des données qui correspondent aux anciens centres, mais il serait inexact d'en conclure que cette comparaison sera toujours valable. De plus, les données de cette publication ne comprennent pas les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général. Pour plus de renseignements, voir le numéro 61-201 du catalogue.

La valeur des chèques encaissés dans 50 centres de compensation en juillet s'élevait à \$250,808 millions soit 13.1 % de plus qu'en juillet 1977. Les comparaisons pour le mois de juillet montrent que les versements ont augmenté dans 10 des 10 provinces. Les débits ont augmenté de 4.2 % à Terre-Neuve, de 3.6 % dans l'Île-du-Prince-Édouard, de 19.0 % en Nouvelle-Écosse, de 13.8 % au Nouveau-Brunswick, de 2.9 % au Québec, de 17.6 % en Ontario, de 2.8 % au Manitoba, de 0.5 % en Saskatchewan, de 23.3 % en Alberta et de 13.6 % en Colombie-Britannique.

## Les centres:

Trente-huit des cinquante centres ont enregistré une valeur totale de chèques encaissés supérieure à celle du mois de juillet 1977. Pour ce qui est des grands centres, les versements ont augmenté de 20.3 % à Toronto, de 2.8 % à Winnipeg et de 7.8 % à Vancouver. Les versements ont baissé de 0.6 % à Montréal.

## Volumes des transactions:

Le taux de transactions sur comptes courants (calculé sur une base annuelle) était de 173.09 comparativement à 165.65 en juillet 1977. Le taux de transactions sur comptes d'épargne était de 1.06 comparativement à 1.18 en juillet 1977.

La section des institutions financières,  
Division des finances des entreprises  
(Téléphone: 613-996-6631)

TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	July - Juillet			First seven months — Sept premiers mois		
	1977	1978	1978 1977	1977	1978	1978 1977
	thousands of dollars — milliers de dollars			thousands of dollars — milliers de dollars		
Newfoundland — Terre-Neuve:						
St. John's .....	1,130,301	1,178,042	1.04	9,924,478	9,958,125	1.00
Prince Edward Island — Île-du-Prince-Édouard:						
Charlottetown .....	212,310	219,950	1.04	1,188,315	1,385,496	1.17
Nova Scotia — Nouvelle-Écosse:						
Glace Bay .....	19,748	18,366	0.93	124,802	124,461	1.00
Halifax .....	1,779,311	2,074,757	1.17	13,291,635	14,294,024	1.08
Sydney .....	164,672	243,714	1.48	989,406	1,526,073	1.54
Total — 3 centres .....	1,963,731	2,336,837	1.19	14,405,843	15,944,558	1.11
New Brunswick — Nouveau-Brunswick:						
Fredericton .....	651,698	705,185	1.08	3,524,865	3,974,171	1.13
Moncton .....	270,793	327,437	1.21	1,944,981	2,100,269	1.08
Saint John .....	625,849	728,718	1.16	4,066,602	4,257,456	1.05
Total — 3 centres .....	1,548,340	1,761,340	1.14	9,536,448	10,331,896	1.08
Québec:						
Chicoutimi .....	229,835	279,818	1.22	1,478,865	1,932,805	1.31
Drummondville .....	118,860	115,096	0.97	849,757	817,686	0.96
Granby .....	167,673	168,213	1.00	1,021,866	1,176,560	1.15
Montréal .....	48,034,422	47,763,453	0.99	348,500,991	349,298,081	1.00
Québec .....	6,571,985	8,297,314	1.26	49,122,335	60,155,260	1.22
St-Hyacinthe .....	192,698	239,093	1.24	1,471,861	1,785,571	1.21
Shawinigan .....	48,395	53,264	1.10	368,790	416,478	1.13
Sherbrooke .....	294,431	325,269	1.10	2,129,632	2,223,441	1.04
Trois-Rivières .....	183,120	224,410	1.23	1,187,333	1,617,263	1.36
Valleyfield .....	77,057	85,753	1.11	563,468	552,861	0.98
Total — 10 centres .....	55,918,476	57,551,683	1.03	406,694,898	419,976,006	1.03
Ontario:						
Brantford .....	366,777	415,373	1.13	2,641,781	2,868,676	1.09
Chatham .....	464,068	451,164	0.97	3,393,766	3,358,270	0.99
Cornwall .....	170,899	180,283	1.05	1,037,909	1,174,693	1.13
Guelph .....	279,965	283,051	1.01	1,969,861	2,055,084	1.04
Hamilton .....	3,008,943	3,239,135	1.08	20,656,394	21,884,605	1.06
Kingston .....	285,404	324,921	1.14	2,040,323	2,234,014	1.09
Kitchener .....	811,855	808,230	1.00	5,547,486	5,834,496	1.05
London .....	2,216,484	2,326,598	1.05	18,532,347	15,248,572	0.82
Niagara Falls .....	217,084	237,345	1.09	1,295,643	1,473,824	1.14
Oshawa .....	1,832,988	1,590,341	0.87	11,522,661	11,242,095	0.98
Ottawa .....	3,881,260	4,398,221	1.13	25,956,570	28,222,583	1.09
Peterborough .....	237,017	323,612	1.37	1,540,305	1,776,093	1.15
St. Catharines .....	548,505	532,554	0.97	4,634,933	3,750,814	0.81
Sarnia .....	454,802	434,454	0.96	3,126,288	3,962,207	1.27
Sault Ste. Marie .....	872,547	494,486	0.57	10,389,222	3,169,396	0.31
Sudbury .....	317,908	315,204	0.99	2,094,969	2,211,618	1.06
Thunder Bay .....	471,007	529,367	1.12	3,008,023	3,349,811	1.11
Timmins .....	143,483	133,345	0.93	910,840	885,289	0.97
Toronto .....	97,756,673	117,570,100	1.20	660,473,385	800,946,871	1.21
Windsor .....	1,365,868	1,470,256	1.08	10,136,455	10,104,408	1.00
Total — 20 centres .....	115,703,537	136,058,040	1.18	790,909,161	925,753,419	1.17
Manitoba:						
Brandon .....	141,110	147,182	1.04	872,080	935,582	1.07
Winnipeg .....	8,611,928	8,853,935	1.03	62,107,695	60,639,443	0.98
Total — 2 centres .....	8,753,038	9,001,117	1.03	62,979,775	61,575,025	0.98



TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	July - Juillet			First seven months - Sept premiers mois		
	1977	1978	1978 1977	1977	1978	1978 1977
	thousands of dollars - milliers de dollars	thousands of dollars - milliers de dollars		thousands of dollars - milliers de dollars	thousands of dollars - milliers de dollars	
Saskatchewan:						
Moose Jaw .....	91,337	106,894	1.17	640,512	700,127	1.09
Prince Albert .....	109,462	133,550	1.22	716,698	870,818	1.22
Regina .....	1,993,100	2,026,535	1.02	15,880,335	16,333,709	1.03
Saskatoon .....	683,738	625,569	0.91	5,049,401	5,269,665	1.04
Total - 4 centres .....	2,877,637	2,892,548	1.01	22,286,946	23,174,319	1.04
Alberta:						
Calgary .....	8,731,395	11,054,184	1.27	65,995,909	75,834,691	1.15
Edmonton .....	6,904,169	8,281,272	1.20	46,528,802	56,490,051	1.21
Lethbridge .....	267,564	286,328	1.07	1,943,191	2,046,133	1.05
Medicine Hat .....	115,370	136,939	1.19	845,546	951,095	1.12
Total - 4 centres .....	16,018,498	19,758,723	1.23	115,313,448	135,321,970	1.17
British Columbia - Colombie-Britannique:						
Vancouver .....	14,577,142	15,713,995	1.08	100,538,504	105,987,683	1.05
Victoria .....	3,073,099	4,335,711	1.41	19,737,567	22,752,935	1.15
Total - 2 centres .....	17,650,241	20,049,706	1.14	120,276,071	128,740,618	1.07
Total - 50 centres .....	221,776,109	250,807,986	1.13	1,553,515,383	1,732,161,432	1.11

TABLE 2. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 2. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years - Années représentatives	Canada	Atlantic provinces - Provinces de l'Atlantique	Québec	Ontario	Prairie provinces - Provinces des Prairies	British Columbia - Colombie- Britannique
	thousands of dollars - milliers de dollars					
1924 .....	15,037,121(1)	348,489	4,492,626	5,968,377	3,250,536	977,093
1925 .....	15,060,632	319,887	4,637,063	6,060,188	3,008,713	1,034,781
1929 .....	26,839,467	465,926	9,416,816	11,010,029(2)	4,186,672	1,760,024
1930 .....	22,119,155	410,322	7,824,022	8,938,991	3,536,779	1,409,041
1932 .....	14,712,583	310,702	4,493,489	6,458,058	2,563,488(3)	886,846
1935 .....	17,761,236	314,331	5,119,396	8,198,527	3,188,188	940,794
1940 .....	19,624,239	471,159	5,840,484	8,578,021	3,512,964	1,221,611
1945 .....	38,086,305	845,830	10,849,832	17,630,312(4)	6,393,854	2,366,477
1945 .....	54,616,235	1,467,171(5)	15,632,517	23,565,354(6)	9,285,772	4,665,421
1955 .....	93,266,234	2,522,672	27,487,066	42,298,001	13,924,399	7,034,096
1960 .....	155,603,633	3,115,952	45,897,400	73,681,461	22,618,798	10,290,022
1965 .....	270,642,673	5,293,657	81,842,770	126,993,526	38,259,462	18,253,258
1967 .....	329,224,129	7,357,062	103,691,658	146,891,072	47,982,092	23,302,245
1968 .....	348,329,517	8,260,789	100,782,846	162,898,190	51,144,056	25,243,636
1969 .....	409,218,771	9,378,682	113,675,305	199,139,999	55,272,578	31,752,207
1970 .....	447,307,437	11,122,874	115,178,759	227,585,966(7)	61,133,113	32,286,725
1971 .....	493,451,005	11,342,503	128,973,508	254,210,767	62,819,999	36,104,228
1972 .....	584,911,034	12,639,593	153,675,840	304,315,801	70,953,393	43,326,407
1973 .....	741,704,073	14,171,084	183,165,472	403,545,471	85,668,703	55,153,343
1974 .....	912,763,866	18,544,273	232,302,423	466,338,302	120,185,295	75,393,573
1975 .....	1,180,858,009	21,625,699	304,107,674	615,349,319	146,715,650	93,059,667
1976 .....	1,372,802,032	27,569,936	361,434,302	692,917,510	179,981,402	110,898,882
1977 .....	1,513,209,951	29,227,696	399,752,958	763,373,057	200,580,169	120,276,071
1978 .....	1,696,408,597	30,609,874	411,676,782	905,310,009	220,071,314	128,740,618

(1) Original 31 centres. - À l'origine, 31 centres. (2) Includes Sarnia as of January 1926 and Sudbury as of September 1929. - Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929. (3) Weyburn branches absorbed by Imperial Bank, May 1931. - Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931. (4) St. Catharines data added as of May 1941. - Données sur St. Catharines ajoutées à partir de mai 1941. (5) St. John's, Newfoundland, data added as of April 1949. - Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949. (6) Cornwall data added as of May 1950. - Données sur Cornwall ajoutées à partir de mai 1950. (7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure. - En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William. Revised figures. - Nombres rectifiés.

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	July - Juillet					
	Current — Courant		Savings — Épargne		Personal chequing — Chèques personnels	
	1977	1978	1977	1978	1977	1978
	thousands of dollars — milliers de dollars					
Newfoundland — Terre-Neuve:						
St. John's .....	1,022,698	1,067,162	75,475	74,188	32,128	36,692
Prince Edward Island — Île-du-Prince-Édouard:						
Charlottetown .....	191,263	196,565	8,967	9,653	12,080	13,732
Nova Scotia — Nouvelle-Écosse:						
Glace Bay .....	15,137	14,350	2,360	1,830	2,251	2,186
Halifax .....	1,652,091	1,934,033	53,751	58,643	73,469	82,081
Sydney .....	149,323	225,098	6,287	8,513	9,062	10,103
Total — 3 centres .....	1,816,551	2,173,481	62,398	68,986	84,782	94,370
New Brunswick — Nouveau-Brunswick:						
Fredericton .....	610,733	657,128	19,992	26,952	20,973	21,105
Moncton .....	236,523	290,636	14,380	14,994	19,890	21,807
Saint John .....	578,681	675,361	24,420	28,399	22,748	24,958
Total — 3 centres .....	1,425,937	1,623,125	58,792	70,345	63,611	67,870
Québec:						
Chicoutimi .....	208,495	256,593	13,093	14,818	8,247	8,407
Drummondville .....	109,054	104,838	7,402	7,530	2,404	2,728
Granby .....	156,665	156,085	6,441	7,366	4,567	4,762
Montréal .....	46,105,017	46,004,579	1,549,031	1,317,129	380,374	441,745
Québec .....	6,250,292	8,021,845	284,182	237,989	37,511	37,480
St-Hyacinthe .....	174,644	219,470	14,975	15,973	3,079	3,650
Shawinigan .....	41,139	45,277	4,982	5,204	2,274	2,783
Sherbrooke .....	264,629	291,966	16,879	19,710	12,923	13,593
Trois-Rivières .....	162,556	203,403	14,425	13,453	6,139	7,554
Valleyfield .....	68,776	76,811	5,596	6,283	2,685	2,659
Total — 10 centres .....	53,541,267	55,380,867	1,917,006	1,645,455	460,203	525,361
Ontario:						
Brantford .....	328,118	371,944	20,577	22,708	18,082	20,721
Chatham .....	433,651	400,310	15,879	25,064	14,538	25,790
Cornwall .....	148,408	150,205	12,928	17,961	9,563	12,117
Guelph .....	235,979	241,116	25,927	23,941	18,059	17,994
Hamilton .....	2,726,226	2,942,759	163,176	176,008	119,541	120,368
Kingston .....	218,217	250,479	34,817	35,663	32,370	38,779
Kitchener .....	724,237	706,333	47,983	50,791	39,635	51,106
London .....	2,059,171	2,151,616	79,431	82,391	77,882	92,591
Niagara Falls .....	185,969	204,996	17,243	18,476	13,872	13,873
Oshawa .....	1,774,960	1,521,828	34,114	39,835	23,914	28,678
Ottawa .....	3,504,477	3,959,531	185,446	223,728	191,337	214,962
Peterborough .....	187,324	275,365	21,521	26,644	28,172	21,603
St. Catharines .....	491,583	470,078	28,432	33,254	28,490	29,222
Sarnia .....	406,087	381,750	25,885	30,920	22,830	21,784
Sault Ste. Marie .....	835,140	451,715	21,347	24,427	16,060	18,344
Sudbury .....	254,759	250,466	36,373	36,747	26,776	27,991
Thunder Bay .....	400,914	446,580	37,441	45,393	32,652	37,394
Timmins .....	120,585	105,561	14,792	18,800	8,106	8,984
Toronto .....	94,791,157	114,475,301	2,051,913	2,062,698	913,603	1,032,101
Windsor .....	1,230,645	1,300,624	85,225	100,693	49,998	68,939
Total — 20 centres .....	111,057,607	131,058,557	2,960,450	3,096,142	1,685,480	1,903,341
Manitoba:						
Brandon .....	110,598	115,415	17,001	17,146	13,511	14,621
Winnipeg .....	8,234,435	8,440,660	177,005	198,083	200,488	215,192
Total — 2 centres .....	8,345,033	8,556,075	194,006	215,229	213,999	229,813

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABEAU 3. Chèques tirés par type de compte - fin

	July - Juillet					
	Current - Courant		Savings - Épargne		Personal chequing - Chèques personnels	
	1977	1978	1977	1978	1977	1978
	thousands of dollars - milliers de dollars					
Saskatchewan:						
Moose Jaw .....	70,214	80,782	8,491	10,736	12,632	15,376
Prince Albert .....	92,082	111,836	6,311	8,337	11,069	13,377
Regina .....	1,888,445	1,909,243	43,865	51,853	60,790	65,439
Saskatoon .....	593,808	529,059	37,288	34,852	52,642	61,658
Total - 4 centres .....	2,644,549	2,630,920	95,955	105,778	137,133	155,850
Alberta:						
Calgary .....	8,249,516	10,422,227	167,679	215,514	314,200	416,443
Edmonton .....	6,451,827	7,696,535	179,485	231,391	272,857	353,346
Lethbridge .....	221,454	230,380	14,535	20,830	31,575	35,118
Medicine Hat .....	93,499	108,597	7,667	10,828	14,204	17,514
Total - 4 centres .....	15,016,296	18,457,739	369,366	478,563	632,836	822,421
British Columbia - Colombie-Britannique:						
Vancouver .....	13,581,902	14,683,534	490,855	494,501	504,385	535,960
Victoria .....	2,904,224	4,150,848	86,926	92,172	81,949	92,691
Total - 2 centres .....	16,486,126	18,834,382	577,781	586,673	586,334	628,651
Total - 50 centres .....	211,547,327	239,978,873	6,320,196	6,351,012	3,908,586	4,478,101

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) - Courant(1)			Savings - Épargne		
	Cheques cashed - Chèques encaissés	Deposits(2) - Dépôts(2)	Turnover - Rotation	Cheques cashed - Chèques encaissés	Deposits(2) - Dépôts(2)	Turnover - Rotation
	thousands of dollars - milliers de dollars	thousands of dollars - milliers de dollars		thousands of dollars - milliers de dollars	thousands of dollars - milliers de dollars	
1972 .....	1,028,679,510	9,095,564	113.10	38,253,735	26,201,294	1.46
1973 .....	1,325,656,531	10,214,452	129.78	44,318,965	29,464,452	1.50
1974 .....	1,641,157,509	11,124,141	147.53	57,622,225	38,269,960	1.51
1975 .....	2,074,332,993	13,131,134	157.97	64,194,432	44,540,450	1.44
1976 .....	2,403,265,501	13,912,083	172.75	66,333,722	53,798,772	1.23
1977 .....	2,642,922,920	15,122,023	174.78	75,385,348	63,332,456	1.19
1977						
July - Juillet .....	215,455,913	15,608,340	165.65	6,320,196	64,351,418	1.18
August - Août .....	219,335,105	15,114,343	174.14	6,197,549	64,904,191	1.15
September - Septembre .....	227,958,201	15,225,519	179.67	6,224,132	65,746,328	1.14
October - Octobre .....	219,559,382	15,637,551	168.49	6,085,281	66,401,226	1.10
November - Novembre .....	229,011,305	15,624,443	175.89	8,213,898	66,099,634	1.49
December - Décembre .....	235,898,364	16,130,528	175.49	6,309,668	65,804,350	1.15
1978						
January - Janvier .....	230,677,789	15,828,448	174.88	6,036,780	66,262,755	1.09
February - Février .....	208,189,287	14,875,018	167.95	5,851,361	66,882,050	1.05
March - Mars .....	240,402,505	15,442,204	186.81	6,328,401	68,043,914	1.12
April - Avril .....	232,696,735	15,932,703	175.26	6,272,489	69,681,717	1.08
May - Mai .....	262,899,737	15,690,837	201.06	7,808,381	70,429,237	1.33
June - Juin .....	266,957,950	16,256,577	197.06	7,232,031	71,149,593	1.22
July - Juillet .....	244,456,974	16,947,927	173.09	6,351,012	72,165,815	1.06

(1) Includes cheques cashed against personal chequing accounts. - Comprend les chèques tirés sur les comptes chèques personnels. (2) Average deposits for the year. - Moyenne des dépôts de l'année. Note: Turnover in the monthly section reflects turnover on an annual basis. - Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.



# Value of Cheques Cashed in Canada

## Valeur des chèques encaissés au Canada

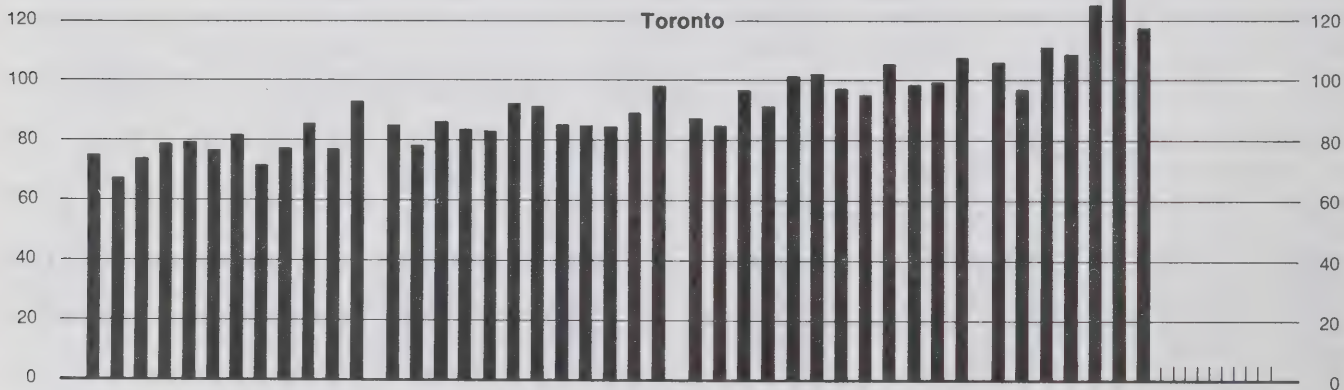
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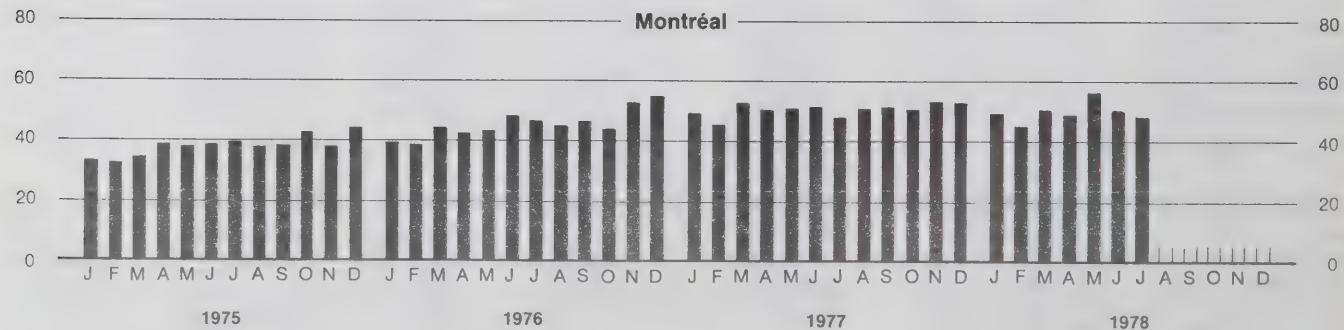
34 Clearing Centres — 34 centres de compensation



Toronto



Montréal











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CHEQUES CASHEDCHÈQUES ENCAISSÉS

AUGUST - 1978 - AOÛT

With the advent of centralized data processing, Bank Clearing Houses as they were known have been closed down. The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it would be incorrect to assume that this comparison will remain valid through time. Also, data in this publication do not include cheques drawn on the Receiver General or cheques drawn on deposit accounts held in the name of the Receiver General. For further information refer to 61-201.

The value of cheques cashed in the 50 clearing centres in August totalled \$265,587 million, 17.8% above the value for the corresponding month of 1977. Payments in 8 of the 10 provinces rose in comparison. Debits increased in Newfoundland by 47.2%, Prince Edward Island by 10.6%, Nova Scotia by 8.2%, Ontario by 29.6%, Manitoba by 8.1%, Saskatchewan by 0.1%, Alberta by 20.0% and British Columbia by 16.3%. Debits decreased in New Brunswick by 7.9% and Quebec by 2.0%.

The Centres:

Forty of the fifty centres showed a higher value of cheques cashed than in August of 1977. In respect of the major centres, payments increased in Toronto by 32.8%, Winnipeg by 8.0%, and Vancouver by 16.5%. Debits decreased in Montreal by 4.7%.

Deposit Turnover:

The turnover ratio of current deposits (compiled on an annual basis) was 186.56 compared with 174.14 for August 1977. The turnover ratio of savings accounts was 1.11 compared with the August 1977 ratio of 1.15.

Financial Institutions Section  
Business Finance Division  
(Telephone: 613-996-6631)

L'avènement du traitement centralisé des données a fait disparaître les chambres de compensation bancaires dans leur ancienne forme. Les chiffres se rapportant au débit des comptes personnels continuent de rendre compte des données qui correspondent aux anciens centres, mais il serait inexact d'en conclure que cette comparaison sera toujours valable. De plus, les données de cette publication ne comprennent pas les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général. Pour plus de renseignements, voir le numéro 61-201 du catalogue.

La valeur des chèques encaissés dans 50 centres de compensation en août s'élevait à \$265,587 millions soit 17.8 % de plus qu'en août 1977. Les comparaisons pour le mois d'août montrent que les versements ont augmenté dans 8 des 10 provinces. Les débits ont augmenté de 47.2 % à Terre-Neuve, de 10.6 % dans l'Île-du-Prince-Édouard, de 8.2 % en Nouvelle-Écosse, de 29.6 % en Ontario, de 8.1 % au Manitoba, de 0.1 % en Saskatchewan, de 20.0 % en Alberta et de 16.3 % en Colombie-Britannique. Les débits ont accusé une baisse de 7.9 % au Nouveau-Brunswick et de 2.0 % au Québec.

Les centres:

Quarante des cinquante centres ont enregistré une valeur totale de chèques encaissés supérieure à celle du mois d'août 1977. Pour ce qui est des grands centres, les versements ont augmenté de 32.8 % à Toronto, de 8.0 % à Winnipeg, et de 16.5 % à Vancouver. Les versements ont baissé de 4.7 % à Montréal.

Volumes des transactions:

Le taux de transactions sur comptes courants (calculé sur une base annuelle) était de 186.56 comparativement à 174.14 en août 1977. Le taux de transactions sur comptes d'épargne était de 1.11 comparativement à 1.15 en août 1977.

La section des institutions financières,  
Division des finances des entreprises  
(Téléphone: 613-996-6631)

TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	August - Août			First eight months — Huit premiers mois		
	1977	1978	1978 1977	1977	1978	1978 1977
	thousands of dollars — milliers de dollars	thousands of dollars — milliers de dollars		thousands of dollars — milliers de dollars	thousands of dollars — milliers de dollars	
Newfoundland - Terre-Neuve:						
St. John's .....	1,388,623	2,044,038	1.47	11,313,101	12,002,163	1.06
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown .....	198,901	219,919	1.11	1,387,216	1,605,415	1.16
Nova Scotia - Nouvelle-Écosse:						
Glace Bay .....	24,854	20,172	0.81	149,656	144,633	0.97
Halifax .....	1,876,124	1,978,931	1.05	15,167,759	16,272,955	1.07
Sydney .....	150,150	219,922	1.46	1,139,556	1,745,995	1.53
Total - 3 centres .....	2,051,128	2,219,025	1.08	16,456,971	18,163,583	1.10
New Brunswick - Nouveau-Brunswick:						
Fredericton .....	615,076	561,042	0.91	4,139,941	4,535,213	1.10
Moncton .....	308,511	340,805	1.10	2,253,492	2,441,074	1.08
Saint John .....	641,562	539,657	0.84	4,708,164	4,797,113	1.02
Total - 3 centres .....	1,565,149	1,441,504	0.92	11,101,597	11,773,400	1.06
Québec:						
Chicoutimi .....	237,893	287,144	1.21	1,716,758	2,219,949	1.29
Drummondville .....	114,269	117,011	1.02	964,026	934,697	0.97
Granby .....	170,410	172,348	1.01	1,192,276	1,348,908	1.13
Montréal .....	51,008,282	48,613,314	0.95	399,509,273	397,911,395	1.00
Québec .....	7,575,782	8,663,229	1.14	56,698,117	68,818,489	1.21
St-Hyacinthe .....	226,945	254,305	1.12	1,698,806	2,039,876	1.20
Shawinigan .....	51,794	55,055	1.06	420,584	471,533	1.12
Sherbrooke .....	322,469	330,657	1.03	2,452,101	2,554,098	1.04
Trois-Rivières .....	186,463	230,991	1.24	1,373,796	1,848,254	1.35
Valleyfield .....	80,942	79,240	0.98	644,410	632,101	0.98
Total - 10 centres .....	59,975,249	58,803,294	0.98	466,670,147	478,779,300	1.03
Ontario:						
Brantford .....	403,170	430,515	1.07	3,044,951	3,299,191	1.08
Chatham .....	603,450	636,011	1.05	3,997,216	3,994,281	1.00
Cornwall .....	174,121	177,071	1.02	1,212,030	1,351,764	1.12
Guelph .....	270,319	305,430	1.13	2,240,180	2,360,514	1.05
Hamilton .....	3,167,719	3,433,467	1.08	23,824,113	25,318,072	1.06
Kingston .....	318,758	357,563	1.12	2,359,081	2,591,577	1.10
Kitchener .....	766,344	908,713	1.19	6,313,830	6,743,209	1.07
London .....	2,086,624	2,317,999	1.11	20,618,971	17,566,571	0.85
Niagara Falls .....	203,506	245,326	1.21	1,499,149	1,719,150	1.15
Oshawa .....	1,433,554	1,388,610	0.97	12,956,215	12,630,705	0.97
Ottawa .....	3,535,876	4,548,530	1.29	29,492,446	32,771,113	1.11
Peterborough .....	301,303	390,649	1.30	1,841,608	2,166,742	1.18
St. Catharines .....	513,181	564,973	1.10	5,148,114	4,315,787	0.84
Sarnia .....	517,674	548,870	1.06	3,643,962	4,511,077	1.24
Sault Ste. Marie .....	975,150	378,789	0.39	11,364,372	3,548,185	0.31
Sudbury .....	353,585	317,998	0.90	2,448,554	2,529,616	1.03
Thunder Bay .....	495,313	536,800	1.08	3,503,336	3,886,611	1.11
Timmins .....	139,784	128,532	0.92	1,050,624	1,013,821	0.96
Toronto .....	95,279,218	126,534,203	1.33	755,752,603	927,481,074	1.23
Windsor .....	1,068,784	1,743,756	1.63	11,205,239	11,848,164	1.06
Total - 20 centres .....	112,607,433	145,893,805	1.30	903,516,594	1,071,647,224	1.19
Manitoba:						
Brandon .....	132,662	154,489	1.16	1,004,742	1,090,071	1.08
Winnipeg .....	8,651,446	9,343,593	1.08	70,759,141	69,983,036	0.99
Total - 2 centres .....	8,784,108	9,498,082	1.08	71,763,883	71,073,107	0.99

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	August - Août			First eight months - Huit premiers mois		
	1977	1978	1978 1977	1977	1978	1978 1977
	thousands of dollars - milliers de dollars			thousands of dollars - milliers de dollars		
Saskatchewan:						
Moose Jaw .....	95,733	112,701	1.18	736,245	812,828	1.10
Prince Albert .....	118,942	138,093	1.16	835,640	1,008,911	1.21
Regina .....	2,243,692	2,086,819	0.93	18,124,027	18,420,528	1.02
Saskatoon .....	625,714	748,572	1.20	5,675,115	6,018,237	1.06
Total - 4 centres .....	3,084,081	3,086,185	1.00	25,371,027	26,260,504	1.04
Alberta:						
Calgary .....	9,250,915	10,901,434	1.18	75,246,824	86,736,125	1.15
Edmonton .....	8,082,263	9,931,105	1.23	54,611,065	66,421,156	1.22
Lethbridge .....	273,481	300,008	1.10	2,216,672	2,346,141	1.06
Medicine Hat .....	123,021	150,056	1.22	968,567	1,101,151	1.14
Total - 4 centres .....	17,729,680	21,282,603	1.20	133,043,128	156,604,573	1.18
British Columbia - Colombie-Britannique:						
Vancouver .....	14,451,023	16,835,882	1.17	114,989,527	122,823,565	1.07
Victoria .....	3,697,279	4,262,672	1.15	23,434,846	27,015,607	1.15
Total - 2 centres .....	18,148,302	21,098,554	1.16	138,424,373	149,839,172	1.08
Total - 50 centres .....	225,532,654	265,587,009	1.18	1,779,048,037	1,997,748,441	1.12

TABLE 2. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 2. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years - Années représentatives	Canada	Atlantic provinces - Provinces de l'Atlantique	Québec	Ontario	Prairie provinces - Provinces des Prairies	British Columbia - Colombie- Britannique
	thousands of dollars - milliers de dollars					
1924 .....	17,004,191 (1)	402,621	5,102,508	6,721,054	3,661,658	1,116,350
1925 .....	17,150,784	366,736	5,303,459	6,872,567	3,414,416	1,193,606
1929 .....	30,506,539	530,148	10,699,165	12,415,540	4,874,468	1,987,218
1930 .....	24,920,762	466,590	8,822,001	10,017,924(2)	4,015,450	1,598,797
1932 .....	25,844,288	519,171	7,766,200	11,258,872	4,797,206(3)	1,502,839
1935 .....	20,258,839	362,817	5,796,513	9,190,900	3,825,951	1,082,658
1940 .....	22,081,946	535,511	6,564,657	9,685,473	3,896,785	1,399,520
1945 .....	42,812,901	950,350	12,195,168	19,669,618(4)	7,296,903	2,700,862
1950 .....	62,174,493	1,684,993(5)	17,781,534	26,781,881(6)	10,648,380	5,277,705
1955 .....	107,201,485	2,903,967	31,576,346	48,355,839	16,167,225	8,198,108
1960 .....	177,829,308	3,586,662	52,790,701	83,461,608	26,091,341	11,898,996
1965 .....	308,658,813	6,082,155	93,450,458	144,231,977	43,839,445	21,054,778
1968 .....	400,332,383	9,419,862	116,081,124	187,227,496	58,212,145	29,391,756
1969 .....	464,071,897	10,914,577	128,889,182	225,322,392	62,733,343	36,212,403
1970 .....	510,756,294	12,645,430	133,245,974	258,263,019(7)	69,869,620	36,732,251
1971 .....	565,971,711	13,036,865	148,038,424	290,941,211	72,287,072	41,668,139
1972 .....	672,070,638	14,423,178	176,542,120	349,114,955	81,722,383	50,268,002
1973 .....	858,873,482	16,330,502	211,124,999	466,856,299	99,355,965	65,205,717
1974 .....	1,051,010,668 <sup>r</sup>	21,205,921	271,005,836	534,841,907	138,327,995	85,629,009
1975 .....	1,347,165,294	24,640,088	351,397,880	697,558,567	167,310,437	106,258,322
1976 .....	1,571,241,752	31,789,280	414,799,672	792,137,656	205,935,707	126,579,437
1977 .....	1,733,439,090	33,442,516	458,659,491	872,734,672	230,178,038	138,424,373
1978 .....	1,957,089,442	35,513,305	469,283,982	1,048,514,799	253,938,184	149,839,172

(1) Original 31 centres. - À l'origine, 31 centres. (2) Includes Sarnia as of January 1926 and Sudbury as of September 1929. - Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929. (3) Weyburn branches absorbed by Imperial Bank, May 1931. - Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931. (4) St. Catharines data added as of May 1941. - Données sur St. Catharines ajoutées à partir de mai 1941. (5) St. John's, Newfoundland, data added as of April 1949. - Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949. (6) Cornwall data added as of May 1950. - Données sur Cornwall ajoutées à partir de mai 1950. (7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure. - En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William. <sup>r</sup> Revised figures. - Nombres rectifiés.



TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	August - Août					
	Current — Courant		Savings — Épargne		Personal chequing — Chèques personnels	
	1977	1978	1977	1978	1977	1978
	thousands of dollars — milliers de dollars					
Newfoundland — Terre-Neuve:						
St. John's .....	1,292,463	1,956,411	59,975	48,096	36,185	39,531
Prince Edward Island — Île-du-Prince-Édouard:						
Charlottetown .....	177,806	194,261	9,308	11,546	11,787	14,112
Nova Scotia — Nouvelle-Écosse:						
Glace Bay .....	20,599	15,082	2,186	2,748	2,069	2,342
Halifax .....	1,728,808	1,828,453	62,305	64,396	85,011	86,082
Sydney .....	133,580	200,403	6,752	7,538	9,818	11,981
Total — 3 centres .....	1,882,987	2,043,938	71,243	74,682	96,898	100,405
New Brunswick — Nouveau-Brunswick:						
Fredericton .....	569,119	509,395	23,994	28,176	21,963	23,471
Moncton .....	269,475	298,927	15,230	17,219	23,806	24,659
Saint John .....	590,375	484,186	25,649	26,712	25,538	28,759
Total — 3 centres .....	1,428,969	1,292,508	64,873	72,107	71,307	76,889
Québec:						
Chicoutimi .....	215,903	263,348	14,030	15,024	7,960	8,772
Drummondville .....	103,832	105,708	7,971	8,769	2,466	2,534
Granby .....	159,397	160,090	6,814	7,091	4,199	5,167
Montréal .....	49,130,558	46,890,464	1,473,078	1,272,633	404,646	450,217
Québec .....	7,186,818	8,305,416	352,744	301,268	36,220	56,545
St-Hyacinthe .....	207,855	235,390	14,754	14,821	4,336	4,094
Shawinigan .....	44,838	47,562	4,836	5,106	2,120	2,387
Sherbrooke .....	289,831	296,500	19,252	20,416	13,386	13,741
Trois-Rivières .....	164,871	209,317	15,012	14,001	6,580	7,673
Valleyfield .....	71,964	69,689	6,263	6,425	2,715	3,126
Total — 10 centres .....	57,575,867	56,583,484	1,914,754	1,665,554	484,628	554,256
Ontario:						
Brantford .....	364,099	386,814	21,165	23,484	17,906	20,217
Chatham .....	571,666	595,192	17,012	24,858	14,772	15,961
Cornwall .....	151,355	147,778	13,836	17,058	8,930	12,235
Guelph .....	229,236	259,974	22,772	24,687	18,311	20,769
Hamilton .....	2,874,016	3,119,347	174,294	190,125	119,409	123,995
Kingston .....	245,765	278,173	35,609	40,693	37,384	38,697
Kitchener .....	681,630	812,151	45,426	50,964	39,288	45,598
London .....	1,923,957	2,136,824	82,766	90,946	79,901	90,229
Niagara Falls .....	170,927	211,820	18,266	19,232	14,313	14,274
Oshawa .....	1,369,635	1,321,247	38,883	40,352	25,036	27,011
Ottawa .....	3,128,605	3,971,182	201,048	327,031	206,223	250,317
Peterborough .....	248,150	330,230	22,036	27,387	31,117	33,032
St. Catharines .....	456,363	496,445	29,455	39,023	27,363	29,505
Sarnia .....	469,088	495,931	27,260	29,170	21,326	23,769
Sault Ste. Marie .....	933,149	328,796	23,842	31,175	18,159	18,818
Sudbury .....	286,648	250,101	37,770	39,065	29,167	28,832
Thunder Bay .....	415,716	451,804	44,268	45,150	35,329	39,846
Timmins .....	117,368	103,625	13,683	15,077	8,733	9,830
Toronto .....	92,552,879	123,171,697	1,858,106	2,241,851	868,233	1,120,655
Windsor .....	931,788	1,570,324	85,126	113,719	51,870	59,713
Total — 20 centres .....	108,122,040	140,439,455	2,812,623	3,431,047	1,672,770	2,023,303
Manitoba:						
Brandon .....	101,894	119,961	16,286	17,493	14,482	17,035
Winnipeg .....	8,274,889	8,884,425	184,034	223,700	192,523	235,468
Total — 2 centres .....	8,376,783	9,004,386	200,320	241,193	207,005	252,503

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	August - Août					
	Current — Courant		Savings — Épargne		Personal chequing — Chèques personnels	
	1977	1978	1977	1978	1977	1978
	thousands of dollars - milliers de dollars					
Saskatchewan:						
Moose Jaw .....	72,865	84,601	9,359	11,891	13,509	16,209
Prince Albert .....	100,402	116,192	6,235	8,085	12,305	13,816
Regina .....	2,140,883	1,958,216	42,931	58,306	59,878	70,297
Saskatoon .....	537,803	643,072	30,386	40,806	57,525	64,694
Total - 4 centres .....	2,851,953	2,802,081	88,911	119,088	143,217	165,016
Alberta:						
Calgary .....	8,740,244	10,271,505	192,281	224,792	318,390	405,137
Edmonton .....	7,592,446	9,336,937	197,389	234,847	292,428	359,321
Lethbridge .....	227,164	241,901	15,086	20,136	31,231	37,971
Medicine Hat .....	99,054	119,780	8,706	10,857	15,261	19,419
Total - 4 centres .....	16,658,908	19,970,123	413,462	490,632	657,310	821,848
British Columbia - Colombie-Britannique:						
Vancouver .....	13,456,160	15,814,884	473,392	496,608	521,471	524,390
Victoria .....	3,520,133	4,075,664	88,688	88,828	88,458	98,180
Total - 2 centres .....	16,976,293	19,890,548	562,080	585,436	609,929	622,570
Total - 50 centres .....	215,344,069	254,177,195	6,197,549	6,739,381	3,991,036	4,670,433

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) - Courant(1)			Savings - Épargne		
	Cheques cashed — Chèques encaissés	Deposits(2) — Dépôts(2)	Turnover — Rotation	Cheques cashed — Chèques encaissés	Deposits(2) — Dépôts(2)	Turnover — Rotation
	thousands of dollars — milliers de dollars			thousands of dollars — milliers de dollars		
1972 .....	1,028,679,510	9,095,564	113.10	38,253,735	26,201,294	1.46
1973 .....	1,325,656,531	10,214,452	129.78	44,318,965	29,464,452	1.50
1974 .....	1,641,157,509	11,124,141	147.53	57,622,225	38,269,960	1.51
1975 .....	2,074,332,993	13,131,134	157.97	64,194,432	44,540,450	1.44
1976 .....	2,403,265,501	13,912,083	172.75	66,333,722	53,798,772	1.23
1977 .....	2,642,922,920	15,122,023	174.78	75,385,348	63,332,456	1.19
1977						
August - Août .....	219,335,105	15,114,343	174.14	6,197,549	64,904,191	1.15
September - Septembre .....	227,958,201	15,225,519	179.67	6,224,132	65,746,328	1.14
October - Octobre .....	219,559,382	15,637,551	168.49	6,085,281	66,401,226	1.10
November - Novembre .....	229,011,305	15,624,443	175.89	8,213,898	66,099,634	1.49
December - Décembre .....	235,898,364	16,130,528	175.49	6,309,668	65,804,350	1.15
1978						
January - Janvier .....	230,677,789	15,828,448	174.88	6,036,780	66,262,755	1.09
February - Février .....	208,189,287	14,875,018	167.95	5,851,361	66,882,050	1.05
March - Mars .....	240,402,505	15,442,204	186.81	6,328,401	68,043,914	1.12
April - Avril .....	232,696,735	15,932,703	175.26	6,272,489	69,681,717	1.08
May - Mai .....	262,899,737	15,690,837	201.06	7,808,381	70,429,237	1.33
June - Juin .....	266,957,950	16,256,577	197.06	7,232,031	71,149,593	1.22
July - Juillet .....	244,456,974	16,947,927	173.09	6,351,012	72,165,815	1.06
August - Août .....	258,847,628	16,649,549	186.56	6,739,381	73,042,977	1.11

(1) Includes cheques cashed against personal chequing accounts. - Comprend les chèques tirés sur les comptes chèques personnels. (2) Average deposits for the year. - Moyenne des dépôts de l'année. Note: Turnover in the monthly section reflects turnover on an annual basis. - Note: La rotation dans la section mensuelle est calculée sur une base annuelle.

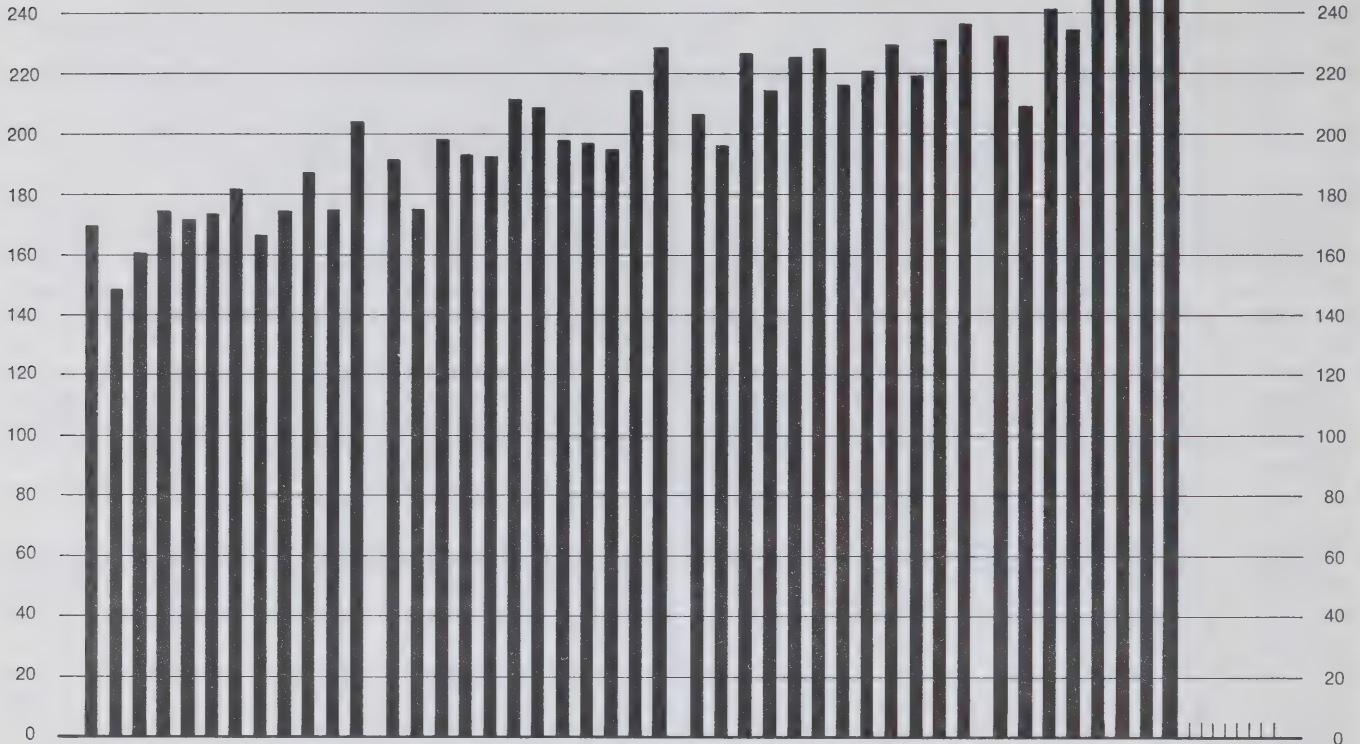
# Value of Cheques Cashed in Canada

## Valeur des chèques encaissés au Canada

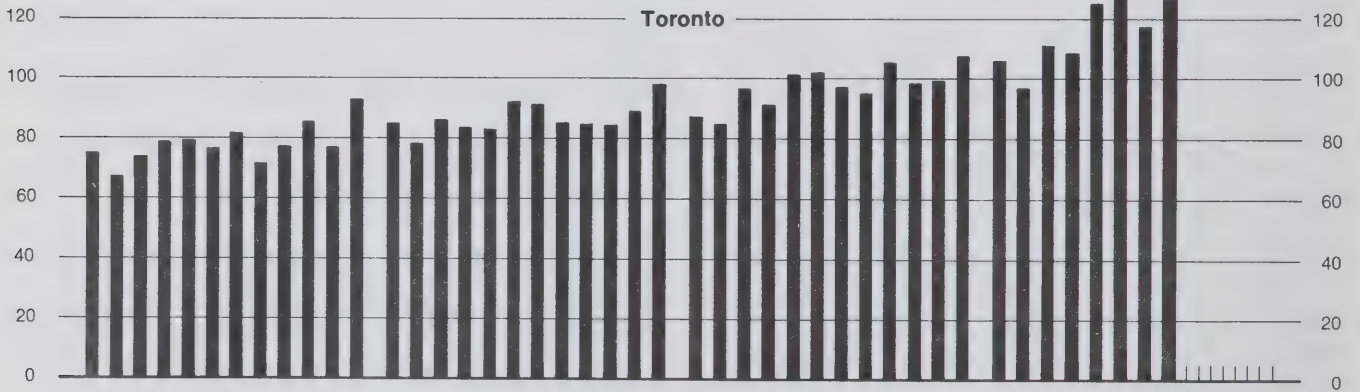
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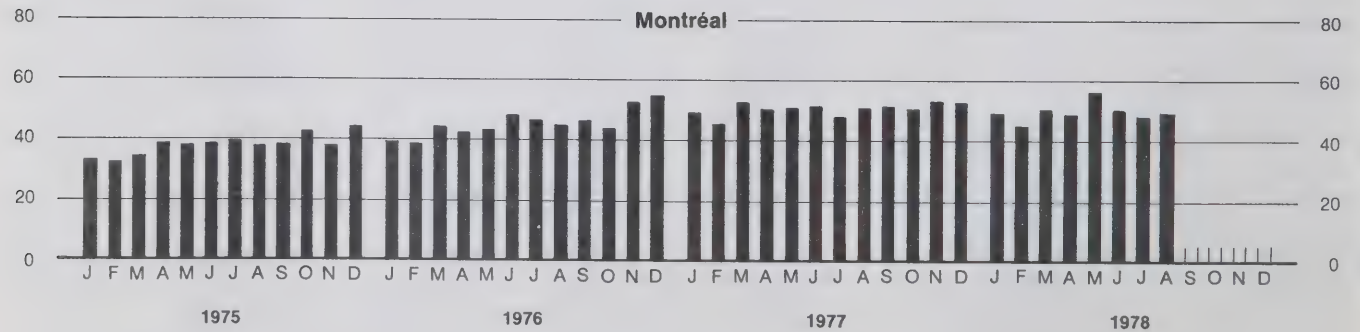
34 Clearing Centres — 34 centres de compensation



Toronto



Montréal











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CHEQUES CASHEDCHEQUES ENCAISSÉS

SEPTEMBER - 1978 - SEPTEMBRE

With the advent of centralized data processing, Bank Clearing Houses as they were known have been closed down. The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it would be incorrect to assume that this comparison will remain valid through time. Also, data in this publication do not include cheques drawn on the Receiver General or cheques drawn on deposit accounts held in the name of the Receiver General. For further information refer to 61-201.

The value of cheques cashed in the 50 clearing centres in September totalled \$256,636 million, 9.6% above the value for the corresponding month of 1977. Payments in 8 of the 10 provinces rose in comparison. Debits increased in Prince Edward Island by 12.0%, Nova Scotia by 8.5%, New Brunswick by 9.0%, Ontario by 19.1%, Manitoba by 5.9%, Saskatchewan by 20.0%, Alberta by 25.3% and British Columbia by 3.9%. Debits decreased in Newfoundland by 0.7% and Quebec by 12.2%.

The Centres:

Thirty-seven of the fifty centres showed a higher value of cheques cashed than in September of 1977. In respect of the major centres, payments increased in Toronto by 21.4%, Winnipeg by 6.0%, and Vancouver by 2.7%. Debits decreased in Montreal by 16.0%.

Deposit Turnover:

The turnover ratio of current deposits (compiled on an annual basis) was 180.32 compared with 179.67 for September 1977. The turnover ratio of savings accounts was 1.07 compared with the September 1977 ratio of 1.14.

Inquiries about this publication should be addressed to Financial Institution Section, Business Finance Division, Ottawa, Ontario, K1A 0T6. (Telephone: 996-6631).

L'avènement du traitement centralisé des données a fait disparaître les chambres de compensation bancaires dans leur ancienne forme. Les chiffres se rapportant au débit des comptes personnels continuent de rendre compte des données qui correspondent aux anciens centres, mais il serait inexact d'en conclure que cette comparaison sera toujours valable. De plus, les données de cette publication ne comprennent pas les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général. Pour plus de renseignements, voir le numéro 61-201 du catalogue.

La valeur des chèques encaissés dans 50 centres de compensation en septembre s'élevait à \$256,636 millions soit 9.6 % de plus qu'en septembre 1977. Les comparaisons pour le mois de septembre montrent que les versements ont augmenté dans 8 des 10 provinces. Les débits ont augmenté de 12.0 % dans l'Île-du-Prince-Édouard, de 8.5 % en Nouvelle-Écosse, de 9.0 % au Nouveau-Brunswick, de 19.1 % en Ontario, de 5.9 % au Manitoba, de 20.0 % en Saskatchewan, de 25.3 % en Alberta et de 3.9 % en Colombie-Britannique. Les débits ont accusé une baisse de 0.7 % à Terre-Neuve et de 12.2 % au Québec.

Les centres:

Trente-sept des cinquante centres ont enregistré une valeur totale de chèques encaissés supérieure à celle du mois de septembre 1977. Pour ce qui est des grands centres, les versements ont augmenté de 21.4 % à Toronto, de 6.0 % à Winnipeg et de 2.7 % à Vancouver. Les versements ont baissé de 16.0 % à Montréal.

Volumes des transactions:

Le taux de transactions sur comptes courants (calculé sur une base annuelle) était de 180.32 comparativement à 179.67 en septembre 1977. Le taux de transactions sur comptes d'épargne était de 1.07 comparativement à 1.14 en septembre 1977.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa, Ontario, K1A 0T6. (Téléphone: 996-6631).



TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	September - Septembre			First nine months — Neuf premiers mois		
	1977	1978	$\frac{1978}{1977}$	1977	1978	$\frac{1978}{1977}$
	thousands of dollars — milliers de dollars	thousands of dollars — milliers de dollars		thousands of dollars — milliers de dollars	thousands of dollars — milliers de dollars	
Newfoundland — Terre-Neuve:						
St. John's .....	1,541,161	1,530,016	0.99	12,854,262	13,532,179	1.05
Prince Edward Island — Île-du-Prince-Édouard:						
Charlottetown .....	197,499	221,236	1.12	1,584,715	1,826,651	1.15
Nova Scotia — Nouvelle-Écosse:						
Glace Bay .....	18,292	17,370	0.95	167,948	162,003	0.96
Halifax .....	1,810,096	1,957,081	1.08	16,977,855	18,230,036	1.07
Sydney .....	203,520	229,563	1.13	1,343,076	1,975,558	1.47
Total — 3 centres .....	2,031,908	2,204,014	1.08	18,488,879	20,367,597	1.10
New Brunswick — Nouveau-Brunswick:						
Fredericton .....	461,683	522,374	1.13	4,601,624	5,057,587	1.10
Moncton .....	285,069	310,570	1.09	2,538,561	2,751,644	1.08
Saint John .....	598,708	634,120	1.06	5,306,872	5,431,233	1.02
Total — 3 centres .....	1,345,460	1,467,064	1.09	12,447,057	13,240,464	1.06
Québec:						
Chicoutimi .....	237,633	273,068	1.15	1,954,391	2,493,017	1.28
Drummondville .....	113,998	128,892	1.13	1,078,024	1,063,589	0.99
Granby .....	171,166	150,807	0.88	1,363,442	1,499,715	1.10
Montréal .....	51,957,867	43,622,892	0.84	451,467,140	441,534,287	0.98
Québec .....	6,956,114	7,842,850	1.13	63,654,231	76,661,339	1.20
St-Hyacinthe ..	248,417	244,590	0.98	1,947,223	2,284,466	1.17
Shawinigan .....	53,359	50,885	0.95	473,943	522,418	1.10
Sherbrooke .....	303,478	349,831	1.15	2,755,579	2,903,929	1.05
Trois-Rivières .....	191,856	219,132	1.14	1,565,652	2,067,386	1.32
Valleyfield .....	80,537	76,252	0.95	724,947	708,353	0.98
Total — 10 centres .....	60,314,425	52,959,199	0.88	526,984,572	531,738,499	1.01
Ontario:						
Brantford .....	402,477	405,494	1.01	3,447,428	3,704,685	1.07
Chatham .....	637,888	675,909	1.06	4,635,104	4,670,190	1.01
Cornwall .....	159,878	175,070	1.10	1,371,908	1,526,834	1.11
Guelph .....	286,823	305,160	1.06	2,527,003	2,665,674	1.05
Hamilton .....	2,890,315	3,259,987	1.13	26,714,428	28,578,059	1.07
Kingston .....	304,199	334,953	1.10	2,663,280	2,926,530	1.10
Kitchener .....	743,854	901,237	1.21	7,057,684	7,644,446	1.08
London .....	2,212,346	2,234,829	1.01	22,831,317	19,801,400	0.87
Niagara Falls .....	221,327	204,370	0.92	1,720,476	1,923,520	1.12
Oshawa .....	1,141,998	1,169,916	1.02	14,098,213	13,800,621	0.98
Ottawa .....	3,660,297	4,239,129	1.16	33,152,743	37,010,242	1.12
Peterborough .....	295,011	296,578	1.01	2,136,619	2,463,320	1.15
St. Catharines .....	531,463	523,437	0.98	5,679,577	4,839,224	0.85
Sarnia .....	542,923	603,377	1.11	4,186,885	5,114,454	1.22
Sault Ste. Marie .....	1,056,407	492,269	0.47	12,420,779	4,040,454	0.33
Sudbury .....	340,743	294,690	0.86	2,789,297	2,824,306	1.01
Thunder Bay .....	421,506	529,740	1.26	3,924,842	4,416,351	1.13
Timmins .....	137,299	118,673	0.86	1,187,923	1,132,494	0.95
Toronto .....	105,143,941	127,597,602	1.21	860,896,544	1,055,078,676	1.23
Windsor .....	1,297,782	1,438,465	1.11	12,503,021	13,286,629	1.06
Total — 20 centres .....	122,428,477	145,800,885	1.19	1,025,945,071	1,217,448,109	1.19
Manitoba:						
Brandon .....	140,213	144,479	1.03	1,144,955	1,234,550	1.08
Winnipeg .....	8,508,275	9,017,303	1.06	79,267,416	79,000,339	1.00
Total — 2 centres .....	8,648,488	9,161,782	1.06	80,412,371	80,234,889	1.00

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABEAU 1. Chèques tirés sur les comptes individuels - fin

	September - Septembre			First nine months - Neuf premiers mois		
	1977	1978	1978 1977	1977	1978	1978 1977
	thousands of dollars - milliers de dollars	thousands of dollars - milliers de dollars		thousands of dollars - milliers de dollars	thousands of dollars - milliers de dollars	
Saskatchewan:						
Moose Jaw .....	96,099	106,301	1.11	832,344	919,129	1.10
Prince Albert .....	116,340	132,448	1.14	951,980	1,141,359	1.20
Regina .....	2,012,018	2,383,803	1.18	20,136,045	20,804,331	1.03
Saskatoon .....	583,922	748,320	1.28	6,259,037	6,766,557	1.08
Total - 4 centres .....	2,808,379	3,370,872	1.20	28,179,406	29,631,376	1.05
Alberta:						
Calgary .....	9,317,710	11,191,303	1.20	84,564,534	97,927,428	1.16
Edmonton .....	7,498,889	9,972,260	1.33	62,109,954	76,393,416	1.23
Lethbridge .....	293,962	290,137	0.99	2,510,634	2,636,278	1.05
Medicine Hat .....	121,617	137,672	1.13	1,090,184	1,238,823	1.14
Total - 4 centres .....	17,232,178	21,591,372	1.25	150,275,306	178,195,945	1.19
British Columbia - Colombie-Britannique:						
Vancouver .....	14,821,146	15,223,459	1.03	129,810,673	138,047,024	1.06
Victoria .....	2,813,212	3,106,492	1.10	26,248,058	30,122,099	1.15
Total - 2 centres .....	17,634,358	18,329,951	1.04	156,058,731	168,169,123	1.08
Total - 50 centres .....	234,182,333	256,636,391	1.10	2,013,230,370	2,254,384,832	1.12

TABLE 2. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABEAU 2. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years - Années représentatives	Canada	Atlantic provinces - Provinces de l'Atlantique	Québec	Ontario	Prairie provinces - Provinces des Prairies	British Columbia - Colombie- Britannique
	thousands of dollars - milliers de dollars					
1924 .....	19,202,604 (1)	445,776	5,725,400	7,704,396	4,071,267	1,255,765
1925 .....	19,346,701	415,611	5,979,550	7,765,533	3,850,626	1,335,381
1929 .....	33,976,109	590,226	11,946,822	13,804,420(2)	5,424,023	2,210,618
1930 .....	27,887,943	523,889	9,756,360	11,239,311	4,583,278	1,785,105
1932 .....	18,926,189	395,867	5,758,164	8,269,208	3,372,175 (3)	1,130,775
1935 .....	22,684,735	409,535	6,498,154	10,173,299	4,389,716	1,214,031
1940 .....	24,653,182	598,179	7,280,759	10,778,685	4,427,768	1,567,791
1945 .....	47,970,222	1,095,244	13,593,691	22,088,957(4)	8,158,326	3,034,004
1950 .....	70,921,289	1,912,962(5)	20,156,822	30,676,688(6)	12,169,870	6,004,947
1955 .....	120,837,068	3,288,488	35,593,296	54,481,921	18,195,250	9,278,113
1960 .....	199,415,402	4,059,454	59,068,261	93,220,988	29,669,372	13,397,327
1965 .....	348,637,297	6,856,973	105,569,261	162,086,944	49,741,326	24,382,793
1968 .....	451,278,305	10,539,425	131,894,468	209,847,396	65,595,099	33,401,917
1969 .....	523,357,238	12,478,006	145,233,527	253,031,470	71,444,956	41,169,279
1970 .....	578,646,206	14,228,352	150,809,406	292,350,586(7)	79,497,626	41,760,236
1971 .....	639,996,394	14,632,935	167,167,142	329,204,320	81,779,056	47,212,941
1972 .....	758,352,540	16,263,608	198,834,339	395,165,549	91,545,840	56,543,204
1973 .....	967,645,488	18,411,135	237,418,320	526,158,985	112,343,718	73,313,330
1974 .....	1,188,073,574	23,834,507	309,669,303	602,447,309	155,658,865	96,463,590
1975 .....	1,521,904,457	28,120,363	395,982,023	787,746,644	189,497,383	120,558,044
1976 .....	1,768,575,172	35,840,664	467,470,835	890,531,849	231,574,248	143,157,576
1977 .....	1,962,600,531	37,677,550	517,876,950	992,120,217	258,867,083	156,058,731
1978 .....	2,209,051,614	39,945,092	521,099,555	1,191,775,634	288,062,210	168,169,123

(1) Original 31 centres. - À l'origine, 31 centres. (2) Includes Sarnia as of January 1926 and Sudbury as of September 1929. - Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929. (3) Weyburn branches absorbed by Imperial Bank, May 1931. - Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931. (4) St. Catharines data added as of May 1941. - Données sur St. Catharines ajoutées à partir de mai 1941. (5) St. John's, Newfoundland, data added as of April 1949. - Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949. (6) Cornwall data added as of May 1950. - Données sur Cornwall ajoutées à partir de mai 1950. (7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure. - En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William. Revised figures. - Nombres rectifiés.

TABLE 3. Cheques Cashied by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	September - Septembre					
	Current - Courant		Savings - Épargne		Personal chequing - Chèques personnels	
	1977	1978	1977	1978	1977	1978
	thousands of dollars - milliers de dollars					
Newfoundland - Terre-Neuve:						
St. John's .....	1,452,743	1,439,889	54,735	54,084	33,683	36,043
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown .....	175,162	194,467	10,239	12,446	12,098	14,323
Nova Scotia - Nouvelle-Écosse:						
Glace Bay .....	14,115	12,880	2,107	2,294	2,070	2,196
Halifax .....	1,667,316	1,808,550	60,502	64,493	82,278	84,038
Sydney .....	187,649	210,980	7,465	7,969	8,406	10,614
Total - 3 centres .....	1,869,080	2,032,410	70,074	74,756	92,754	96,848
New Brunswick - Nouveau-Brunswick:						
Fredericton .....	417,213	472,383	23,156	28,205	21,314	21,786
Moncton .....	245,243	269,128	18,800	18,035	21,026	23,407
Saint John .....	549,858	583,503	25,018	24,925	23,832	25,692
Total - 3 centres .....	1,212,314	1,325,014	66,974	71,165	66,172	70,885
Québec:						
Chicoutimi .....	217,034	249,683	13,298	14,500	7,301	8,885
Drummondville .....	104,114	117,191	7,215	8,628	2,669	3,073
Granby .....	159,084	138,691	7,619	7,225	4,463	4,891
Montréal .....	50,055,207	41,799,575	1,430,517	1,185,653	472,143	637,664
Québec .....	6,645,510	7,446,056	271,822	361,134	38,782	35,660
St-Hyacinthe .....	230,246	225,979	14,046	14,951	4,125	3,660
Shawinigan .....	45,622	43,502	5,521	5,080	2,216	2,303
Sherbrooke .....	273,066	308,589	17,365	27,961	13,047	13,281
Trois-Rivières .....	171,018	198,652	14,424	13,391	6,414	7,089
Valleyfield .....	71,483	67,059	5,919	6,314	3,135	2,879
Total - 10 centres .....	57,972,384	50,594,977	1,787,746	1,644,837	554,295	719,385
Ontario:						
Brantford .....	364,231	363,146	20,248	22,138	17,998	20,210
Chatham .....	602,143	637,034	19,515	22,410	16,230	16,465
Cornwall .....	137,966	147,824	12,200	16,653	9,712	10,593
Guelph .....	241,388	256,977	25,924	26,334	19,511	21,849
Hamilton .....	2,589,063	2,957,575	182,175	182,786	119,077	119,626
Kingston .....	228,810	256,164	37,184	41,851	38,205	36,938
Kitchener .....	654,449	805,419	45,657	48,515	43,748	47,303
London .....	2,048,420	2,059,505	83,264	88,496	80,662	86,828
Niagara Falls .....	190,009	170,746	17,524	18,964	13,794	14,660
Oshawa .....	1,078,441	1,098,789	38,023	42,840	25,534	28,287
Ottawa .....	3,224,616	3,775,258	223,846	243,467	211,835	220,404
Peterborough .....	239,013	250,419	21,816	23,537	34,182	22,622
St. Catharines .....	471,229	454,335	31,210	40,330	29,024	28,772
Sarnia .....	493,989	554,546	26,600	26,964	22,334	21,867
Sault Ste. Marie .....	1,014,849	448,721	23,952	24,745	17,606	18,803
Sudbury .....	278,007	227,911	34,352	37,064	28,384	29,715
Thunder Bay .....	348,882	448,507	40,048	42,193	32,576	39,040
Timmins .....	115,457	95,087	13,742	13,751	8,100	9,835
Toronto .....	102,412,636	124,248,084	1,894,217	2,328,893	837,088	1,020,625
Windsor .....	1,155,768	1,277,360	90,157	97,555	51,857	63,550
Total - 20 centres .....	117,889,366	140,533,407	2,881,654	3,389,486	1,657,457	1,877,992
Manitoba:						
Brandon .....	107,682	112,237	18,277	14,810	14,254	17,432
Winnipeg .....	8,097,408	8,487,814	209,050	206,222	201,817	323,267
Total - 2 centres .....	8,205,090	8,600,051	227,327	221,032	216,071	340,699



TABLE 3. Cheques Cashed by Type of Account — Concluded

TABLEAU 3. Chèques tirés par type de compte — fin

	September — Septembre					
	Current — Courant		Savings — Épargne		Personal chequing — Chèques personnels	
	1977	1978	1977	1978	1977	1978
	thousands of dollars — milliers de dollars					
Saskatchewan:						
Moose Jaw .....	73,077	82,214	9,605	9,932	13,417	14,155
Prince Albert .....	97,118	107,882	7,464	10,577	11,758	13,989
Regina .....	1,905,779	2,271,054	46,463	46,667	59,776	66,082
Saskatoon .....	488,419	647,920	38,653	37,943	56,850	62,457
Total — 4 centres .....	2,564,393	3,109,070	102,185	105,119	141,801	156,683
Alberta:						
Calgary .....	8,774,077	10,566,327	186,231	221,887	357,402	403,089
Edmonton .....	7,009,922	9,405,091	197,909	224,674	291,058	342,495
Lethbridge .....	240,617	232,166	14,642	20,580	38,703	37,391
Medicine Hat .....	98,101	111,645	8,360	8,642	15,156	17,385
Total — 4 centres .....	16,122,717	20,315,229	407,142	475,783	702,319	800,360
British Columbia — Colombie-Britannique:						
Vancouver .....	13,710,429	14,215,465	526,010	482,983	584,707	525,011
Victoria .....	2,640,964	2,930,581	90,046	89,044	82,202	86,867
Total — 2 centres .....	16,351,393	17,146,046	616,056	572,027	666,909	611,878
Total — 50 centres .....	223,814,642	245,290,560	6,224,132	6,620,735	4,143,559	4,725,096

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) — Courant(1)			Savings — Épargne		
	Cheques cashed — Chèques encaissés	Deposits(2) — Dépôts(2)	Turnover — Rotation	Cheques cashed — Chèques encaissés	Deposits(2) — Dépôts(2)	Turnover — Rotation
	thousands of dollars — milliers de dollars			thousands of dollars — milliers de dollars		
1972 .....	1,028,679,510	9,095,564	113.10	38,253,735	26,201,294	1.46
1973 .....	1,325,656,531	10,214,452	129.78	44,318,965	29,464,452	1.50
1974 .....	1,641,157,509	11,124,141	147.53	57,622,225	38,269,960	1.51
1975 .....	2,074,332,993	13,131,134	157.97	64,194,432	44,540,450	1.44
1976 .....	2,403,265,501	13,912,083	172.75	66,333,722	53,798,772	1.23
1977 .....	2,642,922,920	15,122,023	174.78	75,385,348	63,332,456	1.19
1977						
September — Septembre	227,958,201	15,225,519	179.67	6,224,132	65,746,328	1.14
October — Octobre ...	219,559,382	15,637,551	168.49	6,085,281	66,401,226	1.10
November — Novembre	229,011,305	15,624,443	175.89	8,213,898	66,099,634	1.49
December — Décembre	235,898,364	16,130,528	175.49	6,309,668	65,804,350	1.15
1978						
January — Janvier ...	230,677,789	15,828,448	174.88	6,036,780	66,262,755	1.09
February — Février ..	208,189,287	14,875,018	167.95	5,851,361	66,882,050	1.05
March — Mars .....	240,402,505	15,442,204	186.81	6,328,401	68,043,914	1.12
April — Avril .....	232,696,735	15,932,703	175.26	6,272,489	69,681,717	1.08
May — Mai .....	262,899,737	15,690,837	201.06	7,808,381	70,429,237	1.33
June — Juin .....	266,957,950	16,256,577	197.06	7,232,031	71,149,593	1.22
July — Juillet .....	244,456,974	16,947,927	173.09	6,351,012	72,165,815	1.06
August — Août .....	258,847,628	16,649,549	186.56	6,739,381	73,042,977	1.11
September — Septembre	250,015,656	16,638,414	180.32	6,620,735	74,056,762	1.07

(1) Includes cheques cashed against personal chequing accounts. — Comprend les chèques tirés sur les comptes chèques personnels. (2) Average deposits for the year. — Moyenne des dépôts de l'année. Note: Turnover in the monthly section reflects turnover on an annual basis. — Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.

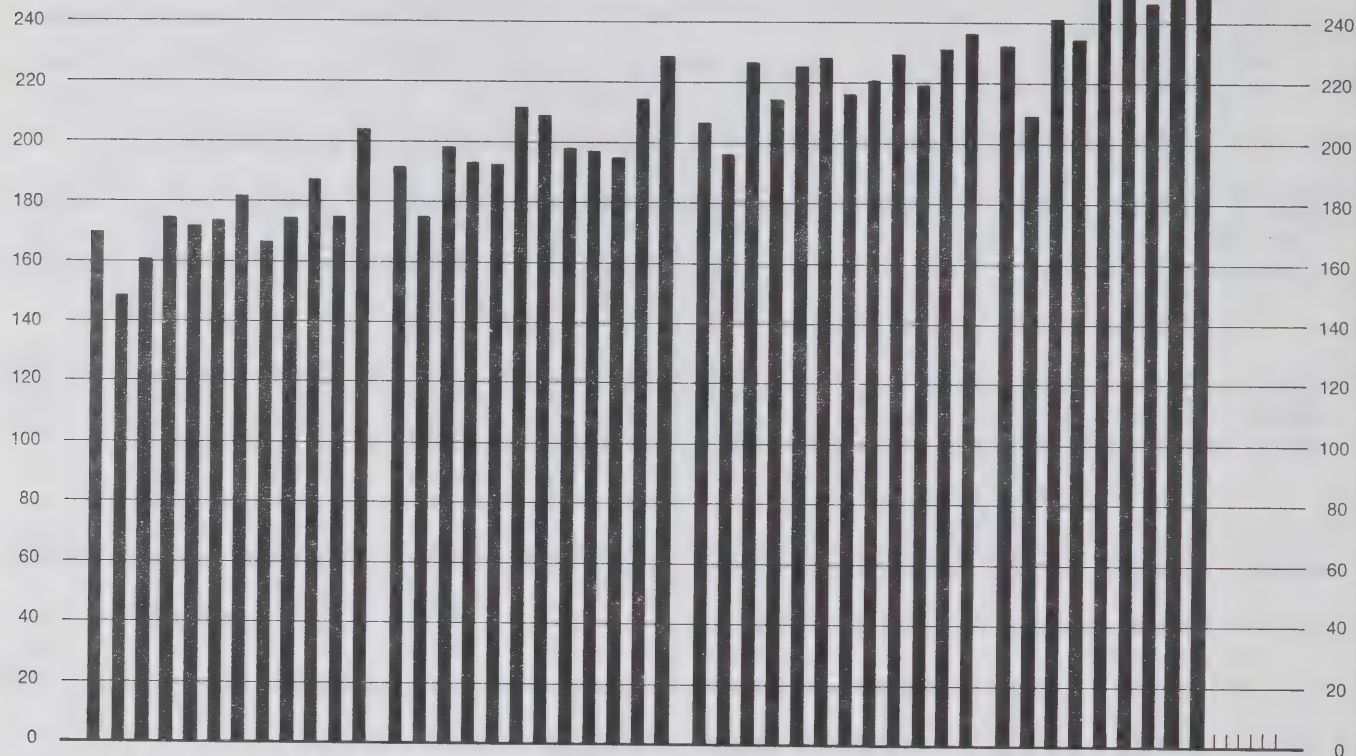
# Value of Cheques Cashed in Canada

## Valeur des chèques encaissés au Canada

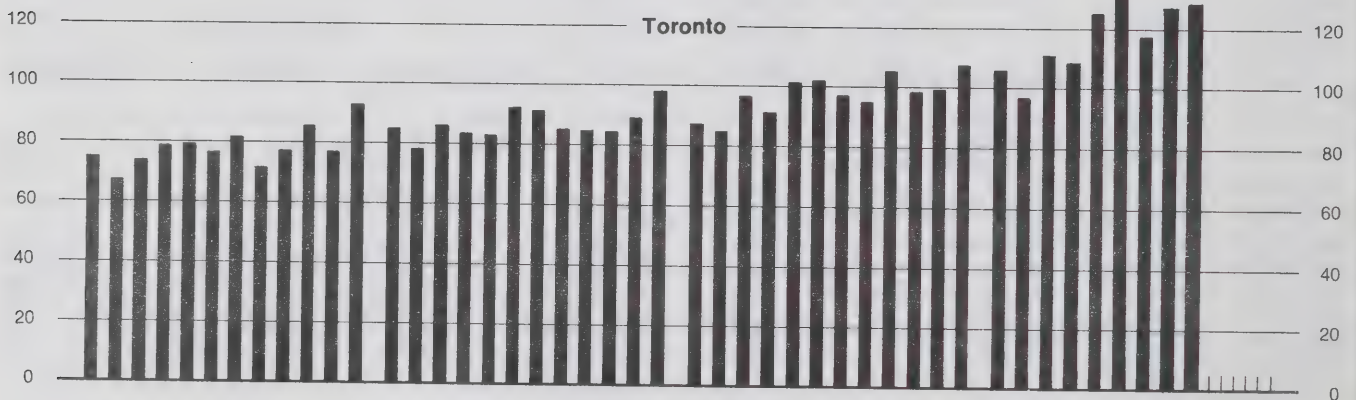
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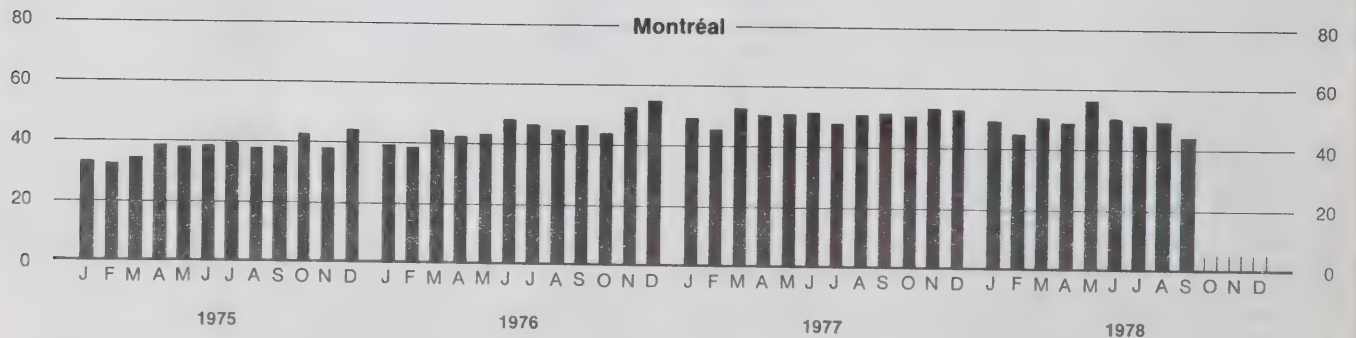
34 Clearing Centres — 34 centres de compensation



Toronto



Montréal











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CHEQUES CASHEDCHÈQUES ENCAISSÉS

OCTOBER - 1978 - OCTOBRE

With the advent of centralized data processing, Bank Clearing Houses as they were known have been closed down. The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it would be incorrect to assume that this comparison will remain valid through time. Also, data in this publication do not include cheques drawn on the Receiver General or cheques drawn on deposit accounts held in the name of the Receiver General. For further information refer to 61-201.

The value of cheques cashed in the 50 clearing centres in October totalled \$279,527 million, 23.9% above the value for the corresponding month of 1977. Payments in 9 of the 10 provinces rose in comparison. Debits increased in Newfoundland by 13.2%, Prince Edward Island by 21.3%, Nova Scotia by 26.5%, New Brunswick by 8.6%, Ontario by 35.1%, Manitoba by 11.4%, Saskatchewan by 18.7%, Alberta by 33.7% and British Columbia by 38.1%. Debits decreased in Quebec by 1.8%.

The centres:

Forty-one of the fifty centres showed a higher value of cheques cashed than in October of 1977. In respect of the major centres, payments increased in Toronto by 40.4%, Winnipeg by 11.3%, and Vancouver by 41.4%. Debits decreased in Montreal by 7.0%.

Deposit Turnover:

The turnover ratio of current deposits (compiled on an annual basis) was 189.84 compared with 168.49 for October 1977. The turnover ratio of savings accounts was 1.17 compared with the October 1977 ratio of 1.10.

Inquiries about this publication should be addressed to Financial Institution Section, Business Finance Division, Ottawa, Ontario, K1A 0T6. (Telephone: 996-6631).

L'avènement du traitement centralisé des données a fait disparaître les chambres de compensation bancaires dans leur ancienne forme. Les chiffres se rapportant au débit des comptes personnels continuent de rendre compte des données qui correspondent aux anciens centres, mais il serait inexact d'en conclure que cette comparaison sera toujours valable. De plus, les données de cette publication ne comprennent pas les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général. Pour plus de renseignements, voir le numéro 61-201 du catalogue.

La valeur des chèques encaissés dans 50 centres de compensation en octobre s'élevait à \$279,527 millions soit 23.9 % de plus qu'en octobre 1977. Les comparaisons pour le mois d'octobre montrent que les versements ont augmenté dans 9 des 10 provinces. Les débits ont augmenté de 13.2 % à Terre-Neuve, de 21.3 % dans l'Île-du-Prince-Édouard, de 26.5 % en Nouvelle-Écosse, de 8.6 % au Nouveau-Brunswick, de 35.1 % en Ontario, de 11.4 % au Manitoba, de 18.7 % en Saskatchewan, de 33.7 % en Alberta et de 38.1 % en Colombie-Britannique. Les débits ont accusé une baisse de 1.8 % au Québec.

Les centres:

Quarante et un des cinquante centres ont enregistré une valeur totale de chèques encaissés supérieure à celle du mois d'octobre 1977. Pour ce qui est des grands centres, les versements ont augmenté de 40.4 % à Toronto, de 11.3 % à Winnipeg, et de 41.4 % à Vancouver. Les versements ont baissé de 7.0 % à Montréal.

Volumes des transactions:

Le taux de transactions sur comptes courants (calculé sur une base annuelle) était de 189.84 comparativement à 168.49 en octobre 1977. Le taux de transactions sur comptes d'épargne était de 1.17 comparativement à 1.10 en octobre 1977.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa, Ontario, K1A 0T6. (Téléphone: 996-6631).

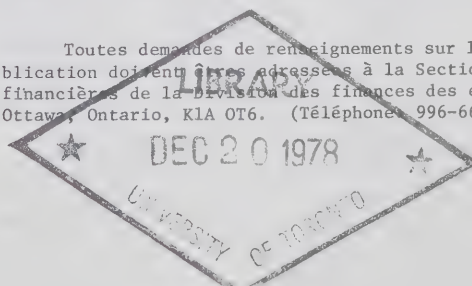


TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	October - Octobre			First ten months - Dix premiers mois		
	1977	1978	<u>1978</u> <u>1977</u>	1977	1978	<u>1978</u> <u>1977</u>
	thousands of dollars - milliers de dollars			thousands of dollars - milliers de dollars		
Newfoundland - Terre-Neuve:						
St. John's .....	1,269,546	1,437,584	1.13	14,123,808	14,969,763	1.06
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown .....	189,967	230,371	1.21	1,774,682	2,057,022	1.16
Nova Scotia - Nouvelle-Écosse:						
Glace Bay .....	17,794	17,428	0.98	185,742	179,431	0.97
Halifax .....	1,669,208	2,101,598	1.26	18,647,063	20,331,634	1.09
Sydney .....	177,388	239,012	1.35	1,520,464	2,214,570	1.46
Total - 3 centres .....	1,864,390	2,358,038	1.26	20,353,269	22,725,635	1.12
New Brunswick - Nouveau-Brunswick:						
Fredericton .....	619,688	536,340	0.87	5,221,312	5,593,927	1.07
Moncton .....	289,931	329,443	1.14	2,828,492	3,081,087	1.09
Saint John .....	579,497	751,134	1.30	5,886,369	6,182,367	1.05
Total - 3 centres .....	1,489,116	1,616,917	1.09	13,936,173	14,857,381	1.07
Québec:						
Chicoutimi .....	271,705	267,820	0.99	2,226,096	2,760,837	1.24
Drummondville .....	127,349	137,831	1.08	1,205,373	1,201,420	1.00
Granby .....	172,089	177,675	1.03	1,535,531	1,677,390	1.09
Montréal .....	50,960,098	47,376,699	0.93	502,427,238	488,910,986	0.97
Québec .....	7,355,882	9,661,160	1.31	71,010,113	86,322,499	1.22
St-Hyacinthe .....	239,397	298,702	1.25	2,186,620	2,583,168	1.18
Shawinigan .....	54,335	58,353	1.07	528,278	580,771	1.10
Sherbrooke .....	294,879	377,823	1.28	3,050,458	3,281,752	1.08
Trois-Rivières .....	208,323	229,503	1.10	1,773,975	2,296,889	1.29
Valleyfield .....	79,693	88,086	1.11	804,640	796,439	0.99
Total - 10 centres .....	59,763,750	58,673,652	0.98	586,748,322	590,412,151	1.01
Ontario:						
Brantford .....	365,283	428,989	1.17	3,812,711	4,133,674	1.08
Chatham .....	741,181	682,834	0.92	5,376,285	5,353,024	1.00
Cornwall .....	158,369	169,997	1.07	1,530,277	1,696,831	1.11
Guelph .....	257,634	335,737	1.30	2,784,637	3,001,411	1.08
Hamilton .....	2,910,108	3,498,955	1.20	29,624,536	32,077,014	1.08
Kingston .....	289,592	339,128	1.17	2,952,872	3,265,658	1.11
Kitchener .....	803,450	961,234	1.20	7,861,134	8,605,680	1.09
London .....	2,056,510	2,397,146	1.17	24,887,827	22,198,546	0.89
Niagara Falls .....	211,567	219,417	1.04	1,932,043	2,142,937	1.11
Oshawa .....	1,718,015	1,331,461	0.77	15,816,228	15,132,082	0.96
Ottawa .....	3,812,778	4,113,418	1.08	36,965,521	41,123,660	1.11
Peterborough .....	245,286	317,056	1.29	2,381,905	2,780,376	1.17
St. Catharines .....	606,678	705,367	1.16	6,286,255	5,544,591	0.88
Sarnia .....	437,270	565,876	1.29	4,624,155	5,680,330	1.23
Sault Ste. Marie .....	1,056,977	598,849	0.57	13,477,756	4,639,303	0.34
Sudbury .....	333,398	289,811	0.87	3,122,695	3,114,117	1.00
Thunder Bay .....	469,364	585,918	1.25	4,394,206	5,002,269	1.14
Timmins .....	143,475	128,827	0.90	1,331,398	1,261,321	0.95
Toronto .....	98,750,959	138,608,076	1.40	959,647,503	1,193,686,752	1.24
Windsor .....	1,350,879	1,450,683	1.07	13,853,900	14,737,312	1.06
Total - 20 centres .....	116,718,773	157,728,779	1.35	1,142,663,844	1,375,176,888	1.20
Manitoba:						
Brandon .....	136,404	164,446	1.21	1,281,359	1,398,996	1.09
Winnipeg .....	9,061,184	10,085,246	1.11	88,328,600	89,085,585	1.01
Total - 2 centres .....	9,197,588	10,249,692	1.11	89,609,959	90,484,581	1.01



TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABEAU 1. Chèques tirés sur les comptes individuels - fin

	October - Octobre			First ten months - Dix premiers mois		
	1977	1978	1978 1977	1977	1978	1978 1977
	thousands of dollars - milliers de dollars			thousands of dollars - milliers de dollars		
Saskatchewan:						
Moose Jaw .....	102,408	120,916	1.18	934,752	1,040,045	1.11
Prince Albert .....	115,271	137,599	1.19	1,067,251	1,278,958	1.20
Regina .....	2,127,293	2,533,651	1.19	22,263,338	23,337,982	1.05
Saskatoon .....	679,956	797,100	1.17	6,938,993	7,563,657	1.09
Total - 4 centres .....	3,024,928	3,589,266	1.19	31,204,334	33,220,642	1.06
Alberta:						
Calgary .....	8,760,223	12,166,097	1.39	93,324,757	110,093,525	1.18
Edmonton .....	7,390,976	9,508,265	1.29	69,500,930	85,901,681	1.24
Lethbridge .....	303,972	332,891	1.10	2,814,606	2,969,169	1.05
Medicine Hat .....	126,782	170,645	1.35	1,216,966	1,409,468	1.16
Total - 4 centres .....	16,581,953	22,177,898	1.34	166,857,259	200,373,843	1.20
British Columbia - Colombie-Britannique:						
Vancouver .....	12,444,342	17,591,748	1.41	142,255,015	155,638,772	1.09
Victoria .....	3,100,310	3,873,001	1.25	29,348,368	33,995,100	1.16
Total - 2 centres .....	15,544,652	21,464,749	1.38	171,603,383	189,633,872	1.11
Total - 50 centres .....	225,644,663	279,526,946	1.24	2,238,875,033	2,533,911,778	1.13

TABLE 2. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABEAU 2. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years - Années représentatives	Canada	Atlantic provinces - Provinces de l'Atlantique	Québec	Ontario	Prairie provinces - Provinces des Prairies	British Columbia - Colombie- Britannique
	thousands of dollars - milliers de dollars					
1924 .....	21,923,800(1)	490,810	6,515,884	8,907,420	4,596,428	1,413,258
1925 .....	22,218,787	466,520	6,843,394	8,868,721	4,536,664	1,503,488
1929 .....	38,689,582	663,986	13,663,151	15,447,274(2)	6,448,568	2,466,603
1930 .....	31,505,450	587,834	11,110,314	12,599,533	5,232,364	1,975,405
1932 .....	21,293,368	439,108	6,450,367	9,196,590	3,951,915(3)	1,255,388
1935 .....	25,592,252	460,220	7,285,921	11,275,137	5,209,632	1,361,342
1940 .....	28,179,806	675,498	8,198,470	12,494,968	5,039,884	1,770,986
1945 .....	53,719,374	1,215,692	15,087,618	24,660,551(4)	9,313,060	3,442,453
1950 .....	80,312,788	2,145,466(5)	22,913,712	34,536,274(6)	13,932,196	6,785,140
1955 .....	135,197,914	3,681,910	39,799,222	60,957,588	20,374,857	10,384,337
1960 .....	222,165,799	4,505,666	65,865,272	103,492,318	33,428,124	14,874,419
1965 .....	387,557,797	7,673,655	117,926,669	179,144,392	55,698,380	27,114,701
1968 .....	506,813,966	11,898,780	148,556,565	234,961,503	73,742,169	37,654,949
1969 .....	586,862,285	14,091,431	161,654,302	284,564,954	80,420,238	46,131,360
1970 .....	649,680,898	15,845,540	169,929,108	328,576,378(7)	88,696,031	46,633,841
1971 .....	719,638,294	16,288,292	187,025,376	372,420,217	91,442,136	52,462,273
1972 .....	851,036,696	18,154,761	223,181,000	443,692,039	102,392,153	63,616,743
1973 .....	1,097,695,381	20,648,149	268,913,900	597,507,461	127,652,401	82,973,470
1974 .....	1,341,062,043	26,831,332	348,745,115	682,408,521	174,554,035	108,523,040
1975 .....	1,709,216,102	31,514,622	443,655,418	886,146,244	213,425,127	134,474,691
1976 .....	1,963,606,240	39,914,519	518,028,937	988,756,465	258,668,932	158,237,387
1977 .....	2,182,483,922	41,485,732	576,487,809	1,105,235,446	287,671,552	171,603,383
1978 .....	2,483,413,856	44,564,851	578,515,237	1,346,620,830	324,079,066	189,633,872

(1) Original 31 centres. - À l'origine, 31 centres. (2) Includes Sarnia as of January 1926 and Sudbury as of September 1929. - Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929. (3) Weyburn branches absorbed by Imperial Bank, May 1931. - Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931. (4) St. Catharines data added as of May 1941. - Données sur St. Catharines ajoutées à partir de mai 1941. (5) St. John's, Newfoundland, data added as of April 1949. - Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949. (6) Cornwall data added as of May 1950. - Données sur Cornwall ajoutées à partir de mai 1950. (7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure. - En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William. Revised figures. - Nombres rectifiés.

TABLE 3. Cheques Cashied by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	October - Octobre					
	Current — Courant		Savings — Épargne		Personal chequing — Chèques personnels	
	1977	1978	1977	1978	1977	1978
	thousands of dollars — milliers de dollars					
Newfoundland — Terre-Neuve:						
St. John's .....	1,179,048	1,327,214	57,317	72,467	33,181	37,903
Prince Edward Island — Île-du-Prince-Édouard:						
Charlottetown .....	169,419	202,605	9,605	12,963	10,943	14,803
Nova Scotia — Nouvelle-Écosse:						
Glace Bay .....	13,867	13,191	2,014	2,133	1,913	2,104
Halifax .....	1,539,277	1,948,164	52,971	65,708	76,960	87,726
Sydney .....	161,233	220,345	6,467	7,902	9,688	10,765
Total — 3 centres .....	1,714,377	2,181,700	61,452	75,743	88,561	100,595
New Brunswick — Nouveau-Brunswick:						
Fredericton .....	575,058	484,460	25,499	31,876	19,131	20,004
Moncton .....	253,181	287,150	15,005	16,857	21,745	25,436
Saint John .....	536,151	698,212	22,452	28,432	20,894	24,490
Total — 3 centres .....	1,364,390	1,469,822	62,956	77,165	61,770	69,930
Québec:						
Chicoutimi .....	245,978	243,694	17,879	15,702	7,848	8,424
Drummondville .....	117,285	124,686	7,353	9,458	2,711	3,687
Granby .....	159,324	164,458	7,650	7,452	5,115	5,765
Montréal .....	49,218,631	45,188,705	1,328,282	1,464,871	413,185	723,123
Québec .....	7,095,194	9,125,614	226,730	492,091	33,958	43,455
St-Hyacinthe .....	220,747	278,523	14,940	15,421	3,710	4,758
Shawinigan .....	46,314	49,478	5,754	5,844	2,267	3,031
Sherbrooke .....	264,587	343,515	17,462	20,495	12,830	13,813
Trois-Rivières .....	189,941	207,823	11,622	13,960	6,760	7,720
Valleyfield .....	70,920	78,214	5,855	6,744	2,918	3,128
Total — 10 centres .....	57,628,921	55,804,710	1,643,527	2,052,038	491,302	816,904
Ontario:						
Brantford .....	325,728	384,727	20,505	24,059	19,050	20,203
Chatham .....	710,096	638,241	15,737	25,651	15,348	18,942
Cornwall .....	137,133	140,100	11,876	17,689	9,360	12,208
Guelph .....	217,002	283,693	22,843	31,039	17,789	21,005
Hamilton .....	2,631,128	3,198,328	164,379	180,436	114,601	120,191
Kingston .....	220,570	257,166	33,957	43,753	35,065	38,209
Kitchener .....	717,007	854,885	44,006	54,928	42,437	51,421
London .....	1,903,812	2,202,267	76,260	90,442	76,438	104,437
Niagara Falls .....	181,541	174,775	16,048	23,991	13,978	20,651
Oshawa .....	1,655,476	1,256,656	37,771	45,235	24,768	29,570
Ottawa .....	3,420,897	3,658,842	196,670	236,003	195,211	218,573
Peterborough .....	194,730	266,418	20,956	25,713	29,600	24,925
St. Catharines .....	546,112	633,457	32,247	42,014	28,319	29,896
Sarnia .....	394,497	513,343	22,981	29,859	19,792	22,674
Sault Ste. Marie .....	1,017,164	553,286	21,215	25,940	18,598	19,623
Sudbury .....	274,461	225,138	32,554	38,094	26,383	26,579
Thunder Bay .....	395,451	497,251	41,706	48,803	32,207	39,864
Timmins .....	121,544	103,339	14,049	16,504	7,882	8,984
Toronto .....	95,846,474	135,068,768	2,084,160	2,438,804	820,325	1,100,504
Windsor .....	1,225,132	1,282,954	78,019	106,405	47,728	61,324
Total — 20 centres .....	112,135,955	152,193,634	2,987,939	3,545,362	1,594,879	1,989,783
Manitoba:						
Brandon .....	105,683	128,791	16,340	16,264	14,381	19,391
Winnipeg .....	8,704,464	9,585,197	168,136	218,643	188,584	281,406
Total — 2 centres .....	8,810,147	9,713,988	184,476	234,907	202,965	300,797

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	October -- Octobre					
	Current — Courant		Savings — Épargne		Personal chequing — Chèques personnels	
	1977	1978	1977	1978	1977	1978
	thousands of dollars — milliers de dollars					
Saskatchewan:						
Moose Jaw .....	78,385	92,540	9,056	12,046	14,967	16,330
Prince Albert .....	96,892	115,306	5,855	7,146	12,524	15,147
Regina .....	2,017,967	2,416,772	40,433	46,565	68,893	70,314
Saskatoon .....	596,212	687,698	28,576	45,651	55,168	63,751
Total — 4 centres .....	2,789,456	3,312,316	83,920	111,408	151,552	165,542
Alberta:						
Calgary .....	8,232,317	11,527,094	196,866	234,670	331,040	404,333
Edmonton .....	6,901,194	8,912,737	205,981	246,562	283,801	348,966
Lethbridge .....	255,585	268,678	14,387	21,452	34,000	42,761
Medicine Hat .....	101,999	139,585	8,081	11,224	16,702	19,836
Total — 4 centres .....	15,491,095	20,848,094	425,315	513,908	665,543	815,896
British Columbia — Colombie-Britannique:						
Vancouver .....	11,589,896	16,477,119	439,355	527,233	415,091	587,396
Victoria .....	2,877,952	3,669,066	129,419	109,352	92,939	94,583
Total — 2 centres .....	14,467,848	20,146,185	568,774	636,585	508,030	681,979
Total — 50 centres .....	215,750,656	267,200,268	6,085,281	7,332,546	3,808,726	4,994,132

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) — Courant(1)			Savings — Épargne		
	Cheques cashed — Chèques encaissés	Deposits(2) — Dépôts(2)	Turnover — Rotation	Cheques cashed — Chèques encaissés	Deposits(2) — Dépôts(2)	Turnover — Rotation
	thousands of dollars — milliers de dollars	thousands of dollars — milliers de dollars		thousands of dollars — milliers de dollars	thousands of dollars — milliers de dollars	
1972 .....	1,028,679,510	9,095,564	113.10	38,253,735	26,201,294	1.46
1973 .....	1,325,656,531	10,214,452	129.78	44,318,965	29,464,452	1.51
1974 .....	1,641,157,509	11,124,141	147.53	57,622,225	38,269,960	1.51
1975 .....	2,074,332,993	13,131,134	157.97	64,194,432	44,540,450	1.44
1976 .....	2,403,265,501	13,912,083	172.75	66,333,722	53,798,772	1.23
1977 .....	2,642,922,920	15,122,023	174.78	75,385,348	63,332,456	1.19
<u>1977</u>						
October — Octobre ....	219,559,382	15,637,551	168.49	6,085,281	66,401,226	1.10
November — Novembre ..	229,011,305	15,624,443	175.89	8,213,898	66,099,634	1.49
December — Décembre ..	235,898,364	16,130,528	175.49	6,309,668	65,804,350	1.15
<u>1978</u>						
January — Janvier ....	230,677,789	15,828,448	174.88	6,036,780	66,262,755	1.09
February — Février ...	208,189,287	14,875,018	167.95	5,851,361	66,882,050	1.05
March — Mars .....	240,402,505	15,442,204	186.81	6,328,401	68,043,914	1.12
April — Avril .....	232,696,735	15,932,703	175.26	6,272,489	69,681,717	1.08
May — Mai .....	262,899,737	15,690,837	201.06	7,808,381	70,429,237	1.33
June — Juin .....	266,957,950	16,256,577	197.06	7,232,031	71,149,593	1.22
July — Juillet .....	244,456,974	16,947,927	173.09	6,351,012	72,165,815	1.06
August — Août .....	258,847,628	16,649,549	186.56	6,739,381	73,042,977	1.11
September — Septembre	250,015,656	16,638,414	180.32	6,620,735	74,056,762	1.07
October — Octobre ....	272,194,400	17,205,512	189.84	7,332,546	75,269,591	1.17

(1) Includes cheques cashed against personal chequing accounts. — Comprend les chèques tirés sur les comptes chèques personnels. (2) Average deposits for the year. — Moyenne des dépôts de l'année. Note: Turnover in the monthly section reflects turnover on an annual basis. — Note: La rotation dans la section mensuelle est calculée sur une base annuelle.



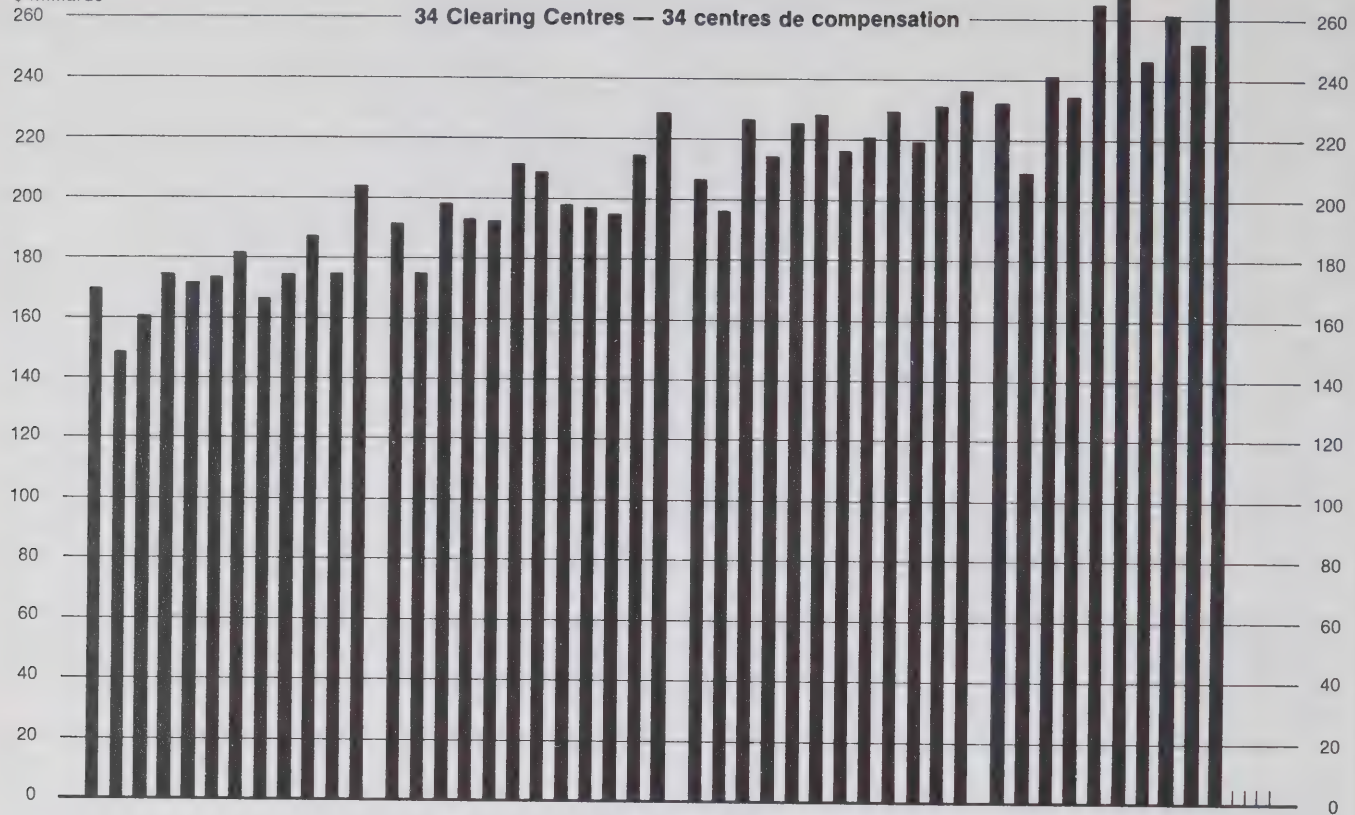
# Value of Cheques Cashed in Canada

## Valeur des chèques encaissés au Canada

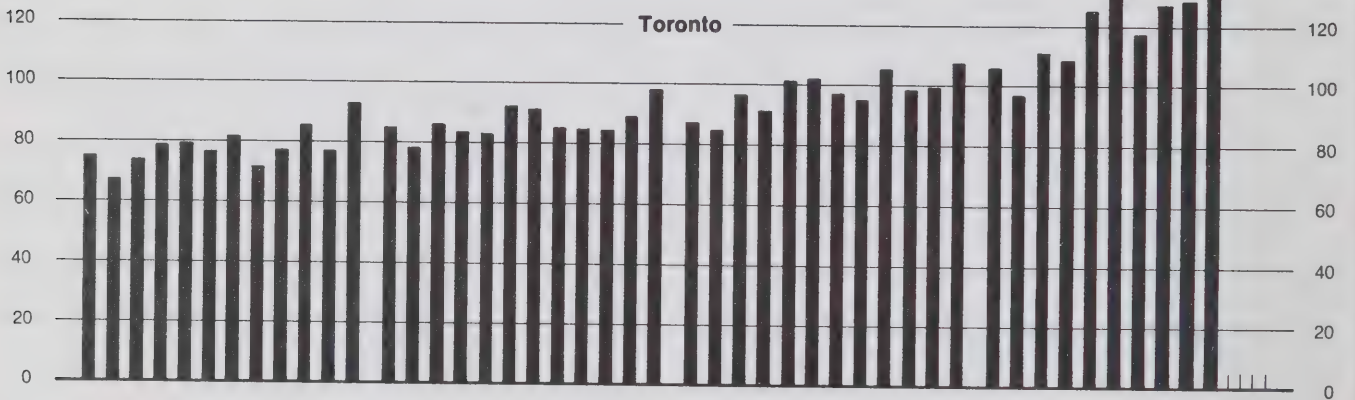
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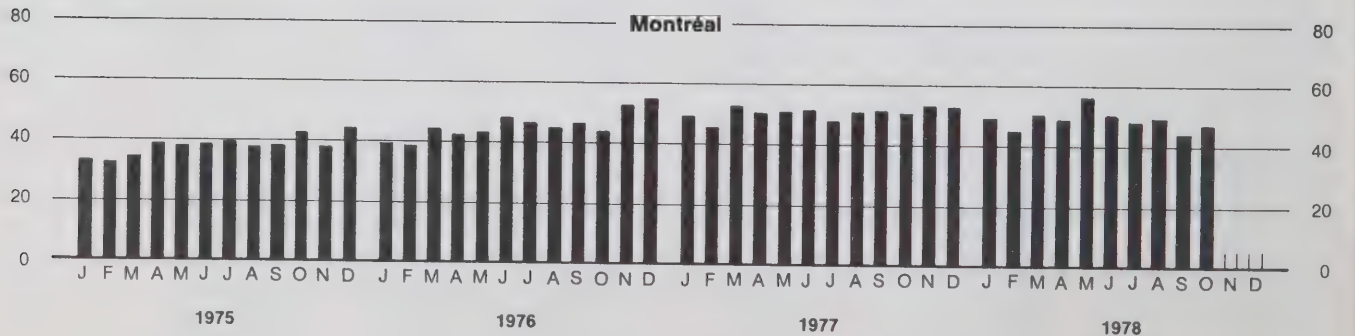
34 Clearing Centres — 34 centres de compensation



Toronto



Montréal











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CHEQUES CASHEDCHÈQUES ENCAISSÉS

NOVEMBER - 1978 - NOVEMBRE

With the advent of centralized data processing, Bank Clearing Houses as they were known have been closed down. The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it would be incorrect to assume that this comparison will remain valid through time. Also, data in this publication do not include cheques drawn on the Receiver General or cheques drawn on deposit accounts held in the name of the Receiver General. For further information refer to 61-201.

The value of cheques cashed in the 50 clearing centres in November totalled \$308,011 million, 29.8% above the value for the corresponding month of 1977. Payments in 8 of the 10 provinces rose in comparison. Debits increased in Prince Edward Island by 43.6%, Nova Scotia by 21.1%, New Brunswick by 27.8%, Ontario by 51.1%, Manitoba by 20.7%, Saskatchewan by 4.2%, Alberta by 24.0% and British Columbia by 27.9%. Debits decreased in Newfoundland by 3.9% and Quebec by 4.7%.

The Centres:

Forty-three of the fifty centres showed a higher value of cheques cashed than in November of 1977. In respect of the major centres, payments increased in Toronto by 57.8%, Winnipeg by 20.7% and Vancouver by 26.3%. Debits decreased in Montreal by 9.8%.

Deposit Turnover:

The turnover ratio of current deposits (compiled on an annual basis) was 207.41 compared with 175.89 for November 1977. The turnover ratio of savings accounts was 1.98 compared with the November 1977 ratio of 1.49.

Inquiries about this publication should be addressed to Financial Institutions Section, Business Finance Division, Ottawa, Ontario, K1A 0T6. (Telephone: 996-6631).

L'avènement du traitement centralisé des données a fait disparaître les chambres de compensation bancaires dans leur ancienne forme. Les chiffres se rapportant au débit des comptes personnels continuent de rendre compte des données qui correspondent aux anciens centres, mais il serait inexact d'en conclure que cette comparaison sera toujours valable. De plus, les données de cette publication ne comprennent pas les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général. Pour plus de renseignements, voir le numéro 61-201 du catalogue.

La valeur des chèques encaissés dans 50 centres de compensation en novembre s'élevait à \$308,011 millions soit 29.8 % de plus qu'en novembre 1977. Les comparaisons pour le mois de novembre montrent que les versements ont augmenté dans 8 des 10 provinces. Les débits ont augmenté de 43.6 % dans l'Île-du-Prince-Édouard, de 21.1 % en Nouvelle-Écosse, de 27.8 % au Nouveau-Brunswick, de 51.1 % en Ontario, de 20.7 % au Manitoba, de 4.2 % en Saskatchewan, de 24.0 % en Alberta, et de 27.9 % en Colombie-Britannique. Les débits ont accusé une baisse de 3.9 % à Terre-Neuve et de 4.7 % au Québec.

Les centres:

Quarante-trois des cinquante centres ont enregistré une valeur totale de chèques encaissés supérieure à celle du mois de novembre 1977. Pour ce qui est des grands centres, les versements ont augmenté de 57.8 % à Toronto, de 20.7 % à Winnipeg, et de 26.3 % à Vancouver. Les versements ont baissé de 9.8 % à Montréal.

Volumes des transactions:

Le taux de transactions sur comptes courants (calculé sur une base annuelle) était de 207.41 comparativement à 175.89 en novembre 1977. Le taux de transactions sur comptes d'épargne était de 1.98 comparativement à 1.49 en novembre 1977.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa, Ontario, K1A 0T6. (Téléphone: 996-6631).

TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	November - Novembre			First eleven months — Onze premiers mois		
	1977	1978	1978 1977	1977	1978	1978 1977
	thousands of dollars — milliers de dollars	thousands of dollars — milliers de dollars		thousands of dollars — milliers de dollars	thousands of dollars — milliers de dollars	
Newfoundland - Terre-Neuve:						
St. John's .....	1,547,563	1,487,731	0.96	15,671,371	16,457,494	1.05
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown .....	182,719 <sup>F</sup>	262,306	1.44	1,957,401 <sup>F</sup>	2,319,328	1.18
Nova Scotia - Nouvelle-Écosse:						
Glace Bay .....	17,809	23,110	1.30	203,551	202,541	1.00
Halifax .....	1,812,343	2,177,868	1.20	20,459,406	22,509,502	1.10
Sydney .....	218,105	279,788	1.28	1,738,569	2,494,358	1.43
Total - 3 centres .....	2,048,257	2,480,766	1.21	22,401,526	25,206,401	1.13
New Brunswick - Nouveau-Brunswick:						
Fredericton .....	649,187	592,447	0.91	5,870,499	6,186,374	1.05
Moncton .....	308,527	375,637	1.22	3,137,019	3,456,724	1.10
Saint John .....	570,238	984,790	1.73	6,456,607	7,167,157	1.11
Total - 3 centres .....	1,527,952	1,952,874	1.28	15,464,125	16,810,255	1.09
Québec:						
Chicoutimi .....	267,476	328,801	1.23	2,493,572	3,089,638	1.24
Drummondville .....	124,787	154,383	1.24	1,330,160	1,355,803	1.02
Granby .....	181,542	237,967	1.31	1,717,073	1,915,357	1.12
Montréal .....	53,769,744	48,494,860	0.90	556,196,982	537,405,846	0.97
Québec .....	6,836,936	8,778,700	1.28	77,847,049	95,101,199	1.22
St-Hyacinthe .....	261,509	335,148	1.28	2,448,129	2,918,316	1.19
Shawinigan .....	62,724	84,557	1.35	591,002	665,328	1.13
Sherbrooke .....	389,394	462,178	1.19	3,439,852	3,743,930	1.09
Trois-Rivières .....	233,652	285,249	1.22	2,007,627	2,582,138	1.29
Valleyfield .....	79,871	100,758	1.26	884,511	897,197	1.01
Total - 10 centres .....	62,207,635	59,262,601	0.95	648,955,957	649,674,752	1.00
Ontario:						
Brantford .....	381,654	543,041	1.42	4,194,365	4,676,715	1.11
Chatham .....	665,182	1,060,478	1.59	6,041,467	6,413,502	1.06
Cornwall .....	157,370	222,176	1.41	1,687,647	1,919,007	1.14
Guelph .....	242,535	399,088	1.65	3,027,172	3,400,499	1.12
Hamilton .....	3,261,576	4,341,887	1.33	32,886,112	36,418,901	1.11
Kingston .....	320,127	427,602	1.34	3,272,999	3,693,260	1.13
Kitchener .....	876,914	1,088,987	1.24	8,738,048	9,694,667	1.11
London .....	2,139,665	2,928,054	1.37	27,027,492	25,126,600	0.93
Niagara Falls .....	262,271	242,941	0.93	2,194,314	2,385,878	1.09
Oshawa .....	1,941,430	1,741,373	0.90	17,757,658	16,873,455	0.95
Ottawa .....	5,157,475	5,373,259	1.04	42,122,996	46,496,919	1.10
Peterborough .....	323,407	348,985	1.08	2,705,312	3,129,361	1.16
St. Catharines .....	520,790	789,130	1.52	6,807,045	6,333,721	0.93
Sarnia .....	407,217	566,203	1.39	5,031,372	6,246,533	1.24
Sault Ste. Marie .....	1,095,521	787,514	0.72	14,573,277	5,426,817	0.37
Sudbury .....	319,048	360,671	1.13	3,441,743	3,474,788	1.01
Thunder Bay .....	488,921	627,448	1.28	4,883,127	5,629,717	1.15
Timmins .....	139,009	150,076	1.08	1,470,407	1,411,397	0.96
Toronto .....	99,580,242	157,097,468	1.58	1,059,227,745	1,350,784,220	1.28
Windsor .....	1,374,071	1,728,434	1.26	15,227,971	16,465,746	1.08
Total - 20 centres .....	119,654,425	180,824,815	1.51	1,262,318,269	1,556,001,703	1.23
Manitoba:						
Brandon .....	154,505	182,691	1.18	1,435,864	1,581,687	1.10
Winnipeg .....	8,694,519	10,497,371	1.21	97,023,119	99,582,956	1.03
Total - 2 centres .....	8,849,024	10,680,062	1.21	98,458,983	101,164,643	1.03

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	November - Novembre			First eleven months - Onze premiers mois		
	1977	1978	<u>1978</u> 1977	1977	1978	<u>1978</u> 1977
	thousands of dollars - milliers de dollars			thousands of dollars - milliers de dollars		
Saskatchewan:						
Moose Jaw .....	107,290	154,075	1.44	1,042,042 <sup>r</sup>	1,194,120	1.15
Prince Albert .....	115,641 <sup>r</sup>	153,300	1.33	1,182,892 <sup>r</sup>	1,432,258	1.21
Regina .....	2,710,210 <sup>r</sup>	2,554,340	0.94	24,973,548 <sup>r</sup>	25,892,322	1.04
Saskatoon .....	742,968	970,609	1.31	7,681,961	8,534,266	1.11
Total - 4 centres .....	3,676,109 <sup>r</sup>	3,832,324	1.04	34,880,443 <sup>r</sup>	37,052,966	1.06
Alberta:						
Calgary .....	10,493,054	13,965,037	1.33	103,817,811	124,058,562	1.19
Edmonton .....	8,719,396	9,834,668	1.13	78,220,326	95,736,349	1.22
Lethbridge .....	339,521	400,356	1.18	3,154,127	3,369,525	1.07
Medicine Hat .....	143,778	218,493	1.52	1,360,744	1,627,961	1.20
Total - 4 centres .....	19,695,749	24,418,554	1.24	186,553,008	224,792,397	1.20
British Columbia - Colombie-Britannique:						
Vancouver .....	14,634,858	18,478,339	1.26	156,889,873	174,117,111	1.11
Victoria .....	3,200,912	4,330,578	1.35	32,549,280	38,325,678	1.18
Total - 2 centres .....	17,835,770	22,808,917	1.28	189,439,153	212,442,789	1.12
Total - 50 centres .....	237,225,203 <sup>r</sup>	308,010,950	1.30	2,476,100,236 <sup>r</sup>	2,841,922,728	1.15

TABLE 2. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 2. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years - Années représentatives	Canada	Atlantic provinces - Provinces de l'Atlantique	Québec	Ontario	Prairie provinces - Provinces des Prairies	British Columbia - Colombie- Britannique
	thousands of dollars - milliers de dollars					
1924 .....	24,772,526(1)	536,950	7,225,556	10,155,210	5,288,382	1,566,428
1925 .....	25,005,423	515,634	7,635,121	9,946,220	5,232,134	1,676,314
1929 .....	42,866,331	732,749	15,118,315	17,073,784	7,243,610	2,697,873
1930 .....	34,479,078	646,720	12,132,377	13,768,172(2)	5,784,906	2,146,903
1932 .....	23,759,682	479,732	7,160,097	10,355,080	4,387,199(3)	1,377,574
1935 .....	28,613,765	522,740	8,164,142	12,576,072	5,839,575	1,511,236
1940 .....	31,229,127	754,001	9,022,467	13,921,816	5,584,232	1,946,611
1945 .....	62,300,062	1,415,817	17,565,639	28,697,419(4)	10,613,043	4,008,144
1950 .....	91,320,664	2,401,144(5)	26,267,620	39,311,166(6)	15,700,585	7,640,149
1955 .....	146,322,725	3,445,251	43,132,998	65,293,516	22,820,763	11,630,197
1960 .....	245,472,746	4,978,152	72,673,475	114,408,585	37,016,326	16,396,208
1965 .....	429,882,518	8,725,728	130,769,959	198,327,772	61,869,491	30,189,568
1968 .....	561,897,794	13,123,193	164,772,466	259,743,707	82,028,573	42,229,855
1969 .....	648,472,822	15,766,213	177,603,530	314,306,800	89,387,588	51,408,691
1970 .....	720,785,340	17,497,780	188,587,267	364,950,658(7)	97,780,815	51,968,820
1971 .....	802,065,925	18,313,771	208,617,191	414,174,443	102,244,669	58,715,851
1972 .....	946,890,980	20,369,420	247,200,335	493,620,456	114,020,986	71,679,783
1973 .....	1,220,495,417	22,966,051	300,373,066	662,018,115	142,512,260	92,625,925
1974 .....	1,499,596,952 <sup>r</sup>	29,845,450	391,754,890	763,462,133	194,511,535	120,022,944
1975 .....	1,884,573,502	34,997,723	489,814,660	975,126,849	236,424,552	148,209,718
1976 .....	2,177,964,374	44,030,971	578,112,359	1,093,298,661	286,782,338 <sup>r</sup>	175,740,045
1977 .....	2,413,526,138 <sup>r</sup>	45,724,403	637,483,883	1,220,986,265	319,892,434	189,439,153
1978 .....	2,785,133,088	49,590,877	636,250,975	1,523,838,441	363,010,006	212,442,789

(1) Original 31 centres. - À l'origine, 31 centres. (2) Includes Sarnia as of January 1926 and Sudbury as of September 1929. - Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929. (3) Weyburn branches absorbed by Imperial Bank, May 1931. - Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931. (4) St. Catharines data added as of May 1941. - Données sur St. Catharines ajoutées à partir de mai 1941. (5) St. John's, Newfoundland, data added as of April 1949. - Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949. (6) Cornwall data added as of May 1950. - Données sur Cornwall ajoutées à partir de mai 1950. (7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure. - En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William. <sup>r</sup> Revised figures. - Nombres rectifiés.



TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	November - Novembre					
	Current — Courant		Savings — Épargne		Personal chequing — Chèques personnels	
	1977	1978	1977	1978	1977	1978
	thousands of dollars - milliers de dollars					
Newfoundland - Terre-Neuve:						
St. John's .....	1,440,671	1,370,298	68,705	76,144	38,187	41,289
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown .....	157,288 <sup>F</sup>	227,266	12,321	19,651	13,110	15,389
Nova Scotia - Nouvelle-Écosse:						
Glace Bay .....	13,572	16,696	2,363	4,231	1,874	2,183
Halifax .....	1,655,768	1,969,045	74,586	114,829	81,989	93,994
Sydney .....	199,068	251,141	9,626	14,669	9,411	13,978
Total - 3 centres .....	1,868,408	2,236,882	86,575	133,729	93,274	110,155
New Brunswick - Nouveau-Brunswick:						
Fredericton .....	586,346	518,714	32,653	49,510	30,188	24,223
Moncton .....	264,839	317,451	21,216	31,182	22,472	27,004
Saint John .....	514,061	904,928	32,025	50,352	24,152	29,510
Total - 3 centres .....	1,365,246	1,741,093	85,894	131,044	76,812	80,737
Québec:						
Chicoutimi .....	242,638	300,001	16,683	19,982	8,155	8,818
Drummondville .....	113,193	135,871	9,084	14,752	2,510	3,760
Granby .....	165,601	218,132	10,564	13,962	5,377	5,873
Montréal .....	51,616,402	45,504,995	1,713,636	2,383,675	439,706	606,190
Québec .....	6,538,187	8,253,864	261,146	480,987	37,603	43,849
St-Hyacinthe .....	238,095	303,340	19,483	25,015	3,931	6,793
Shawinigan .....	52,852	71,628	7,536	9,796	2,336	3,133
Sherbrooke .....	350,918	412,135	25,255	33,059	13,221	16,984
Trois-Rivières .....	210,649	252,875	15,751	23,552	7,252	8,822
Valleyfield .....	69,552	86,043	7,314	11,127	3,005	3,588
Total - 10 centres .....	59,598,087	55,538,884	2,086,452	3,015,907	523,096	707,810
Ontario:						
Brantford .....	333,261	468,687	28,400	50,981	19,993	23,373
Chatham .....	627,073	1,003,995	20,798	35,334	17,311	21,149
Cornwall .....	125,972	173,460	21,626	34,169	9,772	14,547
Guelph .....	190,935	322,585	31,551	52,653	20,049	23,850
Hamilton .....	2,888,913	3,766,315	247,156	371,714	125,507	203,858
Kingston .....	231,738	301,624	51,464	83,833	36,925	42,145
Kitchener .....	775,341	947,337	58,527	89,966	43,046	51,684
London .....	1,942,093	2,662,460	105,599	160,557	91,973	105,037
Niagara Falls .....	221,727	173,596	25,757	52,213	14,787	17,132
Oshawa .....	1,860,244	1,621,143	53,401	88,461	27,785	31,769
Ottawa .....	4,636,785	4,533,925	298,092	563,068	222,598	276,266
Peterborough .....	271,084	269,274	32,321	53,422	20,002	26,289
St. Catharines .....	445,650	689,262	67,411	33,922	33,922	32,457
Sarnia .....	353,305	495,023	31,030	46,185	22,882	24,995
Sault Ste. Marie .....	1,041,091	715,530	33,918	50,423	20,512	21,561
Sudbury .....	242,828	257,673	47,512	72,264	28,708	30,734
Thunder Bay .....	400,597	497,783	55,965	86,933	32,359	42,732
Timmins .....	109,020	107,703	21,022	31,563	8,967	10,810
Toronto .....	95,780,947	151,790,189	2,757,107	4,045,632	1,042,188	1,261,647
Windsor .....	1,190,572	1,444,869	124,616	212,517	58,883	71,048
Total - 20 centres .....	113,669,176	172,242,433	4,087,080	6,249,299	1,898,169	2,333,083
Manitoba:						
Brandon .....	113,751	123,098	22,496	39,742	18,258	19,851
Winnipeg .....	8,229,550	9,689,093	264,301	503,538	200,668	304,740
Total - 2 centres .....	8,343,301	9,812,191	286,797	543,280	218,926	324,591

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABEAU 3. Chèques tirés par type de compte - fin

	November - Novembre					
	Current		Savings		Personal chequing	
	- Courant		- Épargne		- Chèques personnels	
	1977	1978	1977	1978	1977	1978
	thousands of dollars - milliers de dollars					
Saskatchewan:						
Moose Jaw .....	77,375	108,517	15,928	27,182	13,987	18,376
Prince Albert .....	91,395	118,875	10,770 <sup>F</sup>	18,235	13,476	16,190
Regina .....	2,576,531	2,378,174	67,636 <sup>F</sup>	94,624	66,043	81,542
Saskatoon .....	635,670	735,707	49,042	95,913	58,256	138,989
Total - 4 centres .....	3,380,971	3,341,273	143,376	235,954	151,762	255,097
Alberta:						
Calgary .....	9,816,527	13,088,151	241,537	413,582	434,990	463,304
Edmonton .....	8,108,897	8,970,267	266,840	424,868	343,659	439,533
Lethbridge .....	279,465	304,530	24,323	44,973	35,733	50,853
Medicine Hat .....	110,061	166,541	13,823	27,724	19,894	24,228
Total - 4 centres .....	18,314,950	22,529,489	546,523	911,147	834,276	977,918
British Columbia - Colombie-Britannique:						
Vancouver .....	13,451,986	16,794,187	679,150	1,056,301	503,722	627,851
Victoria .....	2,977,318	3,982,200	131,025	234,386	92,569	113,992
Total - 2 centres .....	16,429,304	20,776,387	810,175	1,290,687	596,291	741,843
Total - 50 centres .....	224,567,402	289,816,196	8,213,898 <sup>F</sup>	12,606,842	4,443,903	5,587,912

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) - Courant(1)			Savings - Épargne		
	Cheques cashed	Deposits(2)	Turnover	Cheques cashed	Deposits(2)	Turnover
	- Chèques encaissés	- Dépôts(2)	- Rotation	- Chèques encaissés	- Dépôts(2)	- Rotation
	thousands of dollars			thousands of dollars		
	- milliers de dollars			- milliers de dollars		
1972 .....	1,028,679,510	9,095,564	113.10	38,253,735	26,201,294	1.46
1973 .....	1,325,656,531	10,214,452	129.78	44,318,965	29,464,452	1.50
1974 .....	1,641,157,509	11,124,141	147.53	57,622,225	38,269,960	1.51
1975 .....	2,074,332,993	13,131,134	157.97	64,194,432	44,540,450	1.44
1976 .....	2,403,265,501	13,912,083	172.75	66,333,722	53,798,772	1.23
1977 .....	2,642,922,920	15,122,023	174.78	75,385,348	63,332,456	1.19
1977						
November - Novembre	229,011,305	15,624,443	175.89	8,213,898	66,099,634	1.49
December - Décembre	235,898,364	16,130,528	175.49	6,309,668	65,804,350	1.15
1978						
January - Janvier ...	230,677,789	15,828,448	174.88	6,036,780	66,262,755	1.09
February - Février ..	208,189,287	14,875,018	167.95	5,851,361	66,882,050	1.05
March - Mars .....	240,402,505	15,442,204	186.81	6,328,401	68,043,914	1.12
April - Avril .....	232,696,735	15,932,703	175.26	6,272,489	69,681,717	1.08
May - Mai .....	262,899,737	15,690,837	201.06	7,808,381	70,429,237	1.33
June - Juin .....	266,957,950	16,256,577	197.06	7,232,031	71,149,593	1.22
July - Juillet .....	244,456,974	16,947,927	173.09	6,351,012	72,165,815	1.06
August - Août .....	258,847,628	16,649,549	186.56	6,739,381	73,042,977	1.11
September - Septembre	250,015,656	16,638,414	180.32	6,620,735	74,056,762	1.07
October - Octobre ...	272,194,400	17,205,512	189.84	7,332,546	75,269,591	1.17
November - Novembre	295,404,108	17,091,137	207.41	12,606,842	76,565,003	1.98

(1) Includes cheques cashed against personal chequing accounts. - Comprend les chèques tirés sur les comptes chèques personnels. (2) Average deposits for the year. - Moyenne des dépôts de l'année. Note: Turnover in the monthly section reflects turnover on an annual basis. - Note: La rotation dans la section mensuelle est calculée sur une base annuelle.

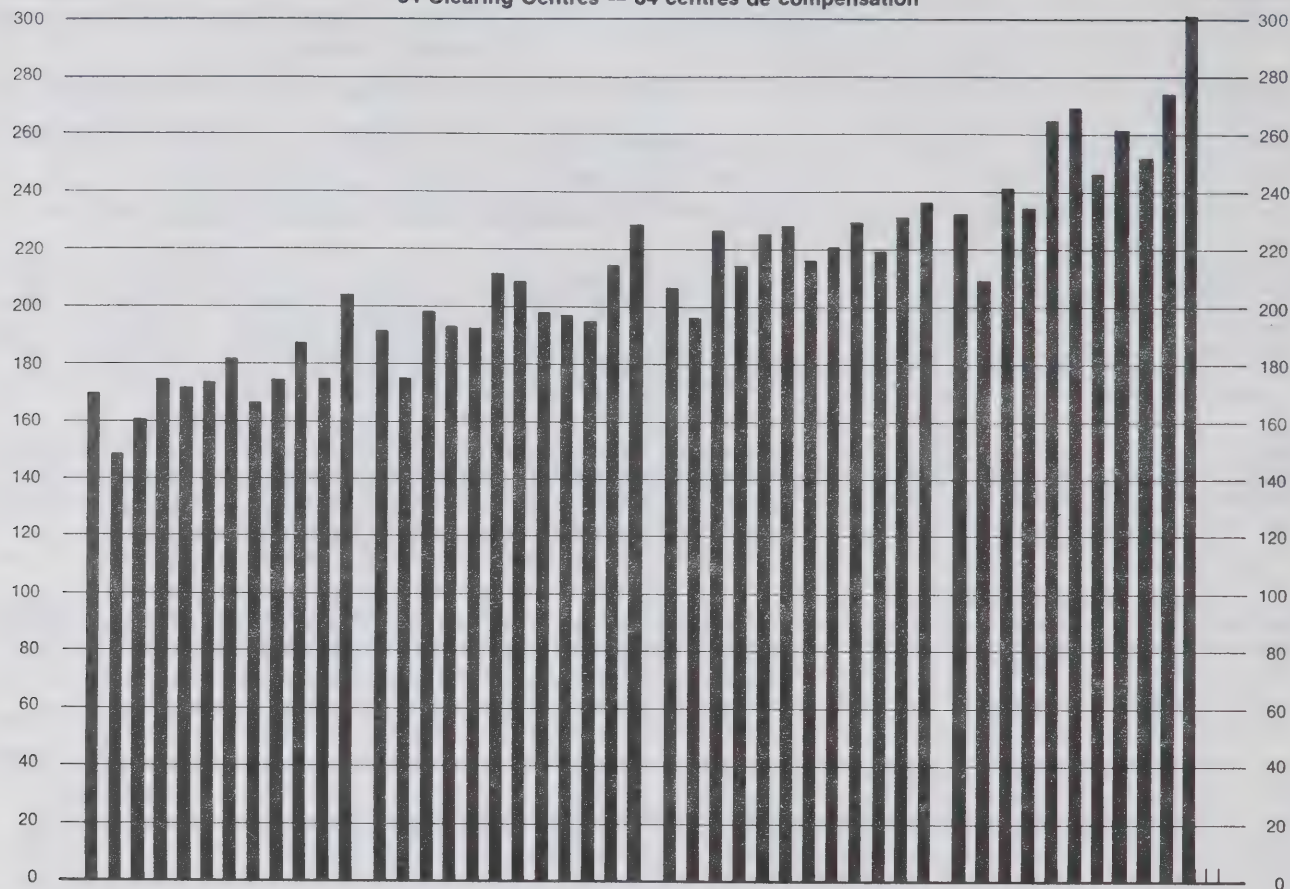
## Value of Cheques Cashed in Canada

### Valueur des chèques encaissés au Canada

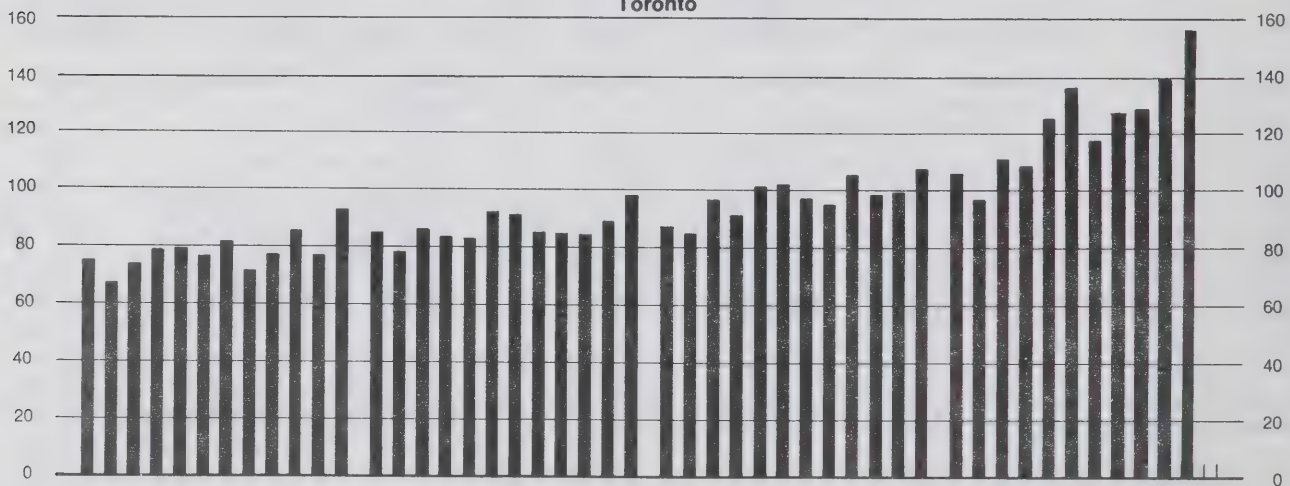
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34 Clearing Centres — 34 centres de compensation

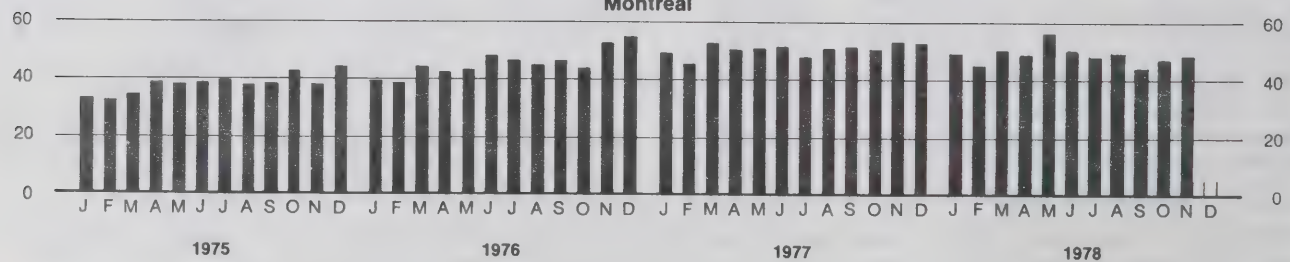
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#### Toronto



#### Montréal











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## CHEQUES CASHED

## CHEQUES ENCAISSÉS

DECEMBER - 1978 - DÉCEMBRE

With the advent of centralized data processing, Bank Clearing Houses as they were known have been closed down. The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it would be incorrect to assume that this comparison will remain valid through time. Also, data in this publication do not include cheques drawn on the Receiver General or cheques drawn on deposit accounts held in the name of the Receiver General. For further information refer to 61-201.

The value of cheques cashed in the 50 clearing centres in December totalled \$296,462 million, 22.4% above the value for the corresponding month of 1977. Payments in 9 of the 10 provinces rose in comparison. Debits increased in Newfoundland by 89.4%, Prince Edward Island by 29.9%, Nova Scotia by 7.4%, New Brunswick by 42.2%, Ontario by 39.4%, Manitoba by 9.2%, Saskatchewan by 19.2%, Alberta by 20.3% and British Columbia by 13.7%. Debits decreased in Quebec by 8.8%.

### The Centres:

Forty-four of the fifty centres showed a higher value of cheques cashed than in December of 1977. In respect of the major centres, payments increased in Toronto by 44.8%, Winnipeg by 9.2%, and Vancouver by 11.1%. Debits decreased in Montreal by 13.9%.

### Deposit Turnover:

The turnover ratio of current deposits (compiled on an annual basis) was 200.52 compared with 175.49 for December 1977. The turnover ratio of savings accounts was 1.27 compared with the December 1977 ratio of 1.15.

Inquiries about this publication should be addressed to Financial Institution Section, Business Finance Division, Ottawa, Ontario, K1A 0T6. (Telephone: 996-6631).

L'avènement du traitement centralisé des données a fait disparaître les chambres de compensation bancaires dans leur ancienne forme. Les chiffres se rapportant au débit des comptes personnels continuent de rendre compte des données qui correspondent aux anciens centres, mais il serait inexact d'en conclure que cette comparaison sera toujours valable. De plus, les données de cette publication ne comprennent pas les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général. Pour plus de renseignements, voir le numéro 61-201 du catalogue.

La valeur des chèques encaissés dans 50 centres de compensation en décembre s'élevait à \$296,462 millions soit 22.4 % de plus qu'en décembre 1977. Les comparaisons pour le mois de décembre montrent que les versements ont augmenté dans 9 des 10 provinces. Les débits ont augmenté de 89.4 % à Terre-Neuve, de 29.9 % dans l'Île-du-Prince-Édouard, de 7.4 % en Nouvelle-Écosse, de 42.2 % au Nouveau-Brunswick, de 39.4 % en Ontario, de 9.2 % au Manitoba, de 19.2 % en Saskatchewan, de 20.3 % en Alberta et de 13.7 % en Colombie-Britannique. Les débits ont accusé une baisse de 8.8 % au Québec.

### Les centres:

Quarante-quatre des cinquante centres ont enregistré une valeur totale de chèques encaissés supérieure à celle du mois de décembre 1977. Pour ce qui est des grands centres, les versements ont augmenté de 44.8 % à Toronto, de 9.2 % à Winnipeg, et de 11.1 % à Vancouver. Les versements ont baissé de 13.9 % à Montréal.

### Volumes des transactions:

Le taux de transactions sur comptes courants (calculé sur une base annuelle) était de 200.52 comparativement à 175.49 en décembre 1977. Le taux de transactions sur comptes d'épargne était de 1.27 comparativement à 1.15 en décembre 1977.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa, Ontario, K1A 0T6. (Téléphone: 996-6631).



TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	December - Décembre			First twelve months - Douze premiers mois		
	1977	1978	<u>1978</u> <u>1977</u>	1977	1978	<u>1978</u> <u>1977</u>
	thousands of dollars - milliers de dollars			thousands of dollars - milliers de dollars		
Newfoundland - Terre-Neuve:						
St. John's .....	1,259,295	2,385,236	1.89	16,930,666	18,842,730	1.11
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown .....	191,661	249,031	1.30	2,149,062	2,568,359	1.20
Nova Scotia - Nouvelle-Écosse:						
Glace Bay .....	19,464	20,854	1.07	223,015	223,395	1.00
Halifax .....	2,162,168	2,281,775	1.06	22,621,574	24,791,277	1.10
Sydney .....	230,422	288,856	1.25	1,968,991	2,783,214	1.41
Total - 3 centres .....	2,412,054	2,591,485	1.07	24,813,580	27,797,886	1.12
New Brunswick - Nouveau-Brunswick:						
Fredericton .....	579,788	838,824	1.45	6,450,287	7,025,198	1.09
Moncton .....	287,485	370,747	1.29	3,424,504	3,827,471	1.12
Saint John .....	723,100	1,051,531	1.45	7,179,707	8,218,688	1.14
Total - 3 centres .....	1,590,373	2,261,102	1.42	17,054,498	19,071,357	1.12
Québec:						
Chicoutimi .....	281,078	285,312	1.02	2,774,650	3,374,950	1.22
Drummondville .....	127,605	136,619	1.07	1,457,765	1,492,422	1.02
Granby .....	151,142	159,094	1.05	1,868,215	2,074,451	1.11
Montréal .....	53,461,673	46,038,047	0.86	609,658,655	583,443,893	0.96
Québec .....	5,893,859	7,751,152	1.32	83,740,908	102,852,351	1.23
St-Hyacinthe .....	264,771	308,871	1.17	2,712,900	3,227,187	1.19
Shawinigan .....	64,699	71,334	1.10	655,701	736,662	1.12
Sherbrooke .....	339,813	417,750	1.23	3,779,665	4,161,680	1.10
Trois-Rivières .....	229,410	278,863	1.22	2,237,037	2,861,001	1.28
Valleyfield .....	83,857	83,985	1.00	968,368	981,182	1.01
Total - 10 centres .....	60,897,907	55,531,027	0.91	709,853,864	705,205,779	0.99
Ontario:						
Brantford .....	359,592	413,678	1.15	4,553,957	5,090,393	1.12
Chatham .....	605,652	878,325	1.45	6,647,119	7,291,827	1.10
Cornwall .....	169,349	210,885	1.25	1,856,996	2,129,892	1.15
Guelph .....	287,944	350,739	1.22	3,315,116	3,751,238	1.13
Hamilton .....	3,008,444	3,657,680	1.22	35,894,556	40,076,581	1.12
Kingston .....	326,950	300,552	0.92	3,599,949	3,993,812	1.11
Kitchener .....	916,598	1,035,599	1.13	9,654,646	10,730,266	1.11
London .....	2,259,520	2,447,450	1.08	29,287,012	27,574,050	0.94
Niagara Falls .....	226,088	219,357	0.97	2,420,402	2,605,235	1.08
Oshawa .....	1,877,575	1,540,662	0.82	19,635,233	18,414,117	0.94
Ottawa .....	4,528,481	4,339,097	0.96	46,651,477	50,836,016	1.09
Peterborough .....	237,244	266,298	1.12	2,942,556	3,395,659	1.15
St. Catharines .....	487,750	796,193	1.63	7,294,795	7,129,914	0.98
Sarnia .....	410,608	513,713	1.25	5,441,980	6,760,246	1.24
Sault Ste. Marie .....	867,544	787,756	0.91	15,440,821	6,214,573	0.40
Sudbury .....	321,329	326,902	1.02	3,763,072	3,801,690	1.01
Thunder Bay .....	476,116	563,134	1.18	5,359,243	6,192,851	1.16
Timmins .....	144,670	145,952	1.01	1,615,077	1,557,349	0.96
Toronto .....	107,472,226	155,580,757	1.45	1,166,699,971	1,506,364,977	1.29
Windsor .....	1,265,980	1,590,511	1.26	16,493,951	18,056,257	1.09
Total - 20 centres .....	126,249,660	175,965,240	1.39	1,388,567,929	1,731,966,943	1.25
Manitoba:						
Brandon .....	126,692	144,216	1.14	1,562,556	1,725,903	1.10
Winnipeg .....	8,433,939	9,206,984	1.09	105,457,058	108,789,940	1.03
Total - 2 centres .....	8,560,631	9,351,200	1.09	107,019,614	110,515,843	1.03

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABEAU 1. Chèques tirés sur les comptes individuels - fin

	December - Décembre			First twelve months - Douze premiers mois		
	1977	1978	1978 1977	1977	1978	1978 1977
	thousands of dollars - milliers de dollars	thousands of dollars - milliers de dollars		thousands of dollars - milliers de dollars	thousands of dollars - milliers de dollars	
Saskatchewan:						
Moose Jaw .....	92,768	108,262	1.17	1,134,810	1,302,382	1.15
Prince Albert .....	121,469	130,096	1.07	1,304,361	1,562,354	1.20
Regina .....	2,303,469	2,759,289	1.20	27,277,017	28,651,611	1.05
Saskatoon .....	725,591	867,419	1.20	8,407,552	9,401,685	1.12
Total - 4 centres .....	3,243,297	3,865,066	1.19	38,123,740	40,918,032	1.07
Alberta:						
Calgary .....	10,974,532	13,279,046	1.21	114,792,343	137,337,608	1.20
Edmonton .....	7,990,902	9,515,719	1.19	86,211,228	105,252,068	1.22
Lethbridge .....	298,607	320,847	1.07	3,452,734	3,690,372	1.07
Medicine Hat .....	124,787	202,650	1.62	1,485,531	1,830,611	1.23
Total - 4 centres .....	19,388,828	23,318,262	1.20	205,941,836	248,110,659	1.20
British Columbia - Colombie-Britannique:						
Vancouver .....	15,118,273	16,789,294	1.11	172,008,146	190,906,405	1.11
Victoria .....	3,296,053	4,154,889	1.26	35,845,333	42,480,567	1.19
Total - 2 centres .....	18,414,326	20,944,183	1.14	207,853,479	233,386,972	1.12
Total - 50 centres .....	242,208,032	296,461,832	1.22	2,718,308,268	3,138,384,560	1.15

TABLE 2. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABEAU 2. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years - Années représentatives	Canada	Atlantic provinces - Provinces de l'Atlantique	Québec	Ontario	Prairie provinces - Provinces des Prairies	British Columbia - Colombie- Britannique
	thousands of dollars - milliers de dollars					
1924 .....	27,594,187(1)	584,861	8,132,991	11,209,395	5,941,776	1,725,164
1925 .....	28,082,674	572,500	8,475,226	11,236,044	5,956,658	1,842,246
1929 .....	46,670,481	797,958	16,483,667	18,543,268(2)	7,922,806	2,922,782
1930 .....	37,491,302	708,351	13,137,058	15,044,340	6,279,081	2,322,471
1932, data added as of April 1949.	25,844,288	519,171	7,766,200	11,258,872	4,797,206(3)	1,502,839
1935 .....	31,546,067	574,053	8,977,530	13,876,626	6,445,396	1,672,462
1940 .....	34,437,475	824,490	9,973,062	15,384,403	6,118,407	2,137,113
1945 .....	68,384,814	1,553,591	19,309,333	31,543,362(4)	11,562,164	4,416,364
1950 .....	100,635,459	2,648,161(5)	29,106,858	43,146,167(6)	17,287,706	8,446,567
1955 .....	161,350,878	3,623,886	47,931,767	71,973,447	25,008,924	12,812,854
1960 .....	269,619,054	5,499,100	80,114,230	125,319,946	40,667,168	18,018,609
1965 .....	475,980,871	9,667,242	144,586,126	219,777,367	68,303,393	33,646,743
1968 .....	618,313,206	14,439,823	180,967,485	286,109,924	90,157,013	46,638,961
1969 .....	714,993,156	17,472,452	194,298,992	347,670,054	98,711,585	56,840,073
1970 .....	796,636,953	19,080,872	209,288,301	402,945,677(7)	107,908,648	57,413,455
1971 .....	894,405,536	20,377,832	232,281,965	463,437,596	113,313,909	64,994,234
1972 .....	1,040,547,536	22,480,706	270,785,797	543,584,256	124,969,889	78,726,888
1973 .....	1,334,374,569	25,381,973	328,719,288	720,817,489	157,459,786	101,996,033
1974 .....	1,656,009,230	32,790,595	433,121,617	841,985,153	214,663,119	133,448,746
1975 .....	2,088,082,180	39,486,772	539,737,648	1,082,033,951	262,828,216	163,995,593
1976 .....	2,406,649,720	48,034,309	639,638,516	1,206,787,422	317,917,060	194,272,413
1977 .....	2,649,874,212	50,156,451	697,179,228	1,343,599,864	351,085,190	207,853,479
1978 .....	3,075,553,993	55,680,166	690,457,924	1,696,484,397	399,544,534	233,386,972

(1) Original 31 centres. - À l'origine, 31 centres. (2) Includes Sarnia as of January 1926 and Sudbury as of September 1929. - Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929. (3) Weyburn branches absorbed by Imperial Bank, May 1931. - Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931. (4) St. Catharines data added as of May 1941. - Données sur St. Catharines ajoutées à partir de mai 1941. (5) St. John's, Newfoundland, data added as of April 1949. - Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949. (6) Cornwall data added as of May 1950. - Données sur Cornwall ajoutées à partir de mai 1950. (7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure. - En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William. Revised figures. - Nombres rectifiés.

TABLE 3. Cheques Cashed by Type of Account

TABLÉAU 3. Chèques tirés par type de compte

	December - Décembre					
	Current — Courant		Savings — Épargne		Personal chequing — Chèques personnels	
	1977	1978	1977	1978	1977	1978
	thousands of dollars - milliers de dollars					
Newfoundland - Terre-Neuve:						
St. John's .....	1,146,501	2,271,100	79,637	70,341	33,157	43,795
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown .....	170,738	224,072	9,129	11,116	11,794	13,843
Nova Scotia - Nouvelle-Écosse:						
Glace Bay .....	15,899	16,086	1,703	2,560	1,862	2,208
Halifax .....	2,023,752	2,120,849	59,534	65,510	78,882	95,416
Sydney .....	215,390	268,736	7,327	9,435	7,705	10,685
Total - 3 centres .....	2,255,041	2,405,671	68,564	77,505	88,449	108,309
New Brunswick - Nouveau-Brunswick:						
Fredericton .....	526,970	772,853	34,047	44,508	18,771	21,463
Moncton .....	251,260	329,057	15,944	16,725	20,281	24,965
Saint John .....	676,603	994,448	25,061	32,054	21,436	25,029
Total - 3 centres .....	1,454,833	2,096,358	75,052	93,287	60,488	71,457
Québec:						
Chicoutimi .....	258,323	262,623	15,582	14,949	7,173	7,740
Drummondville .....	117,265	122,876	8,202	10,652	2,138	3,091
Granby .....	139,290	144,774	7,222	8,212	4,630	6,108
Montréal .....	51,785,649	43,891,986	1,263,526	1,601,782	412,498	544,279
Québec .....	5,601,274	7,287,746	257,301	419,393	35,284	44,013
St-Hyacinthe .....	245,832	284,649	14,893	19,493	4,046	4,729
Shawinigan .....	57,674	63,415	4,711	5,402	2,314	2,517
Sherbrooke .....	305,801	380,953	18,967	22,691	15,045	14,106
Trois-Rivières .....	210,788	255,348	11,812	15,427	6,810	8,088
Valleyfield .....	75,444	73,825	5,362	7,324	3,051	2,836
Total - 10 centres .....	58,797,340	52,768,195	1,607,578	2,125,325	492,989	637,507
Ontario:						
Brantford .....	320,684	368,515	20,544	25,243	18,364	19,920
Chatham .....	572,301	835,844	17,946	24,773	15,405	17,708
Cornwall .....	148,795	182,210	11,789	16,792	8,765	11,883
Guelph .....	239,973	302,031	28,674	27,874	19,297	20,834
Hamilton .....	2,695,934	3,294,351	180,115	198,361	132,395	164,968
Kingston .....	251,125	224,998	41,312	40,060	34,513	35,494
Kitchener .....	831,194	928,922	44,098	53,998	41,306	52,679
London .....	2,095,387	2,250,933	81,309	104,368	82,824	92,149
Niagara Falls .....	194,222	184,525	18,824	20,636	13,042	14,196
Oshawa .....	1,814,670	1,469,531	36,741	42,989	26,164	28,142
Ottawa .....	4,101,019	3,877,189	202,745	244,742	224,717	217,166
Peterborough .....	187,174	219,440	30,550	23,730	19,520	23,128
St. Catharines .....	430,694	727,466	30,529	39,099	26,527	29,628
Sarnia .....	363,267	461,127	26,228	28,634	21,113	23,952
Sault Ste. Marie .....	829,701	743,157	19,859	25,434	17,984	19,165
Sudbury .....	260,757	264,461	32,449	36,395	28,123	26,046
Thunder Bay .....	406,952	480,399	37,902	42,617	31,262	40,118
Timmins .....	119,452	116,165	17,147	19,782	8,071	10,005
Toronto .....	104,537,021	151,288,575	2,117,084	3,048,915	818,121	1,243,267
Windsor .....	1,114,589	1,400,208	98,299	121,157	53,092	69,146
Total - 20 centres .....	121,514,911	169,620,047	3,094,144	4,185,599	1,640,605	2,159,594
Manitoba:						
Brandon .....	97,458	110,681	15,228	16,996	14,006	16,539
Winnipeg .....	7,998,141	8,680,734	228,182	272,773	207,616	253,477
Total - 2 centres .....	8,095,599	8,791,415	243,410	289,769	221,622	270,016



TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	December - Décembre					
	Current — Courant		Savings — Épargne		Personal chequing — Chèques personnels	
	1977	1978	1977	1978	1977	1978
	thousands of dollars - milliers de dollars					
<b>Saskatchewan:</b>						
Moose Jaw .....	70,712	81,689	8,830	11,658	13,226	14,915
Prince Albert .....	103,107	106,926	6,317	7,896	12,045	15,274
Regina .....	2,203,132	2,642,267	41,291	47,548	59,046	69,474
Saskatoon .....	635,219	696,836	34,421	42,938	55,951	127,645
Total - 4 centres .....	3,012,170	3,527,718	90,859	110,040	140,268	227,308
<b>Alberta:</b>						
Calgary .....	10,373,688	12,616,627	200,552	259,185	400,292	403,234
Edmonton .....	7,324,325	8,950,650	264,718	227,193	401,859	337,876
Lethbridge .....	245,905	254,298	16,654	21,467	36,048	45,082
Medicine Hat .....	98,759	170,174	8,852	12,167	17,176	20,309
Total - 4 centres .....	18,042,677	21,991,749	490,776	520,012	855,375	806,501
<b>British Columbia - Colombie-Britannique:</b>						
Vancouver .....	14,154,844	15,605,883	468,495	571,813	494,934	611,598
Victoria .....	3,125,605	3,945,354	82,024	118,436	88,424	91,099
Total - 2 centres .....	17,280,449	19,551,237	550,519	690,249	583,358	702,697
Total - 50 centres .....	231,770,259	283,247,562	6,309,668	8,173,243	4,128,105	5,041,027

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) - Courant(1)			Savings - Épargne		
	Cheques cashed — Chèques encaissés	Deposits(2) — Dépôts(2)	Turnover — Rotation	Cheques cashed — Chèques encaissés	Deposits(2) — Dépôts(2)	Turnover — Rotation
	thousands of dollars — milliers de dollars			thousands of dollars — milliers de dollars		
1972 .....	1,028,679,510	9,095,564	113.10	38,253,735	26,201,294	1.46
1973 .....	1,325,656,531	10,214,452	129.78	44,318,965	29,464,452	1.50
1974 .....	1,641,157,509	11,124,141	147.53	57,622,225	38,269,960	1.51
1975 .....	2,074,332,993	13,131,134	157.97	64,194,432	44,540,450	1.44
1976 .....	2,403,265,501	13,912,083	172.75	66,333,722	53,798,772	1.23
1977 .....	2,642,922,920	15,122,023	174.78	75,385,348	63,332,456	1.19
<b>1977</b>						
December - Décembre ..	235,898,364	16,130,528	175.49	6,309,668	65,804,350	1.15
<b>1978</b>						
January - Janvier ....	230,677,789	15,828,448	174.88	6,036,780	66,262,755	1.09
February - Février ...	208,189,287	14,875,018	167.95	5,851,361	66,882,050	1.05
March - Mars .....	240,402,505	15,442,204	186.81	6,328,401	68,043,914	1.12
April - Avril .....	232,696,735	15,932,703	175.26	6,272,489	69,681,717	1.08
May - Mai .....	262,899,737	15,690,837	201.06	7,808,381	70,429,237	1.33
June - Juin .....	266,957,950	16,256,577	197.06	7,232,031	71,149,593	1.22
July - Juillet .....	244,456,974	16,947,927	173.09	6,351,012	72,165,815	1.06
August - Août .....	258,847,628	16,649,549	186.56	6,739,381	73,042,977	1.11
September - Septembre	250,015,656	16,638,414	180.32	6,620,735	74,056,762	1.07
October - Octobre ....	272,194,400	17,205,512	189.84	7,332,546	75,269,591	1.17
November - Novembre ..	295,404,108	17,091,137	207.41	12,606,842	76,565,003	1.98
December - Décembre ..	288,288,589	17,255,648	200.52	8,173,243	77,302,215	1.27

(1) Includes cheques cashed against personal chequing accounts. - Comprend les chèques tirés sur les comptes chèques personnels. (2) Average deposits for the year. - Moyenne des dépôts de l'année. Note: Turnover in the monthly section reflects turnover on an annual basis. - Note: La rotation dans la section mensuelle est calculée sur une base annuelle.

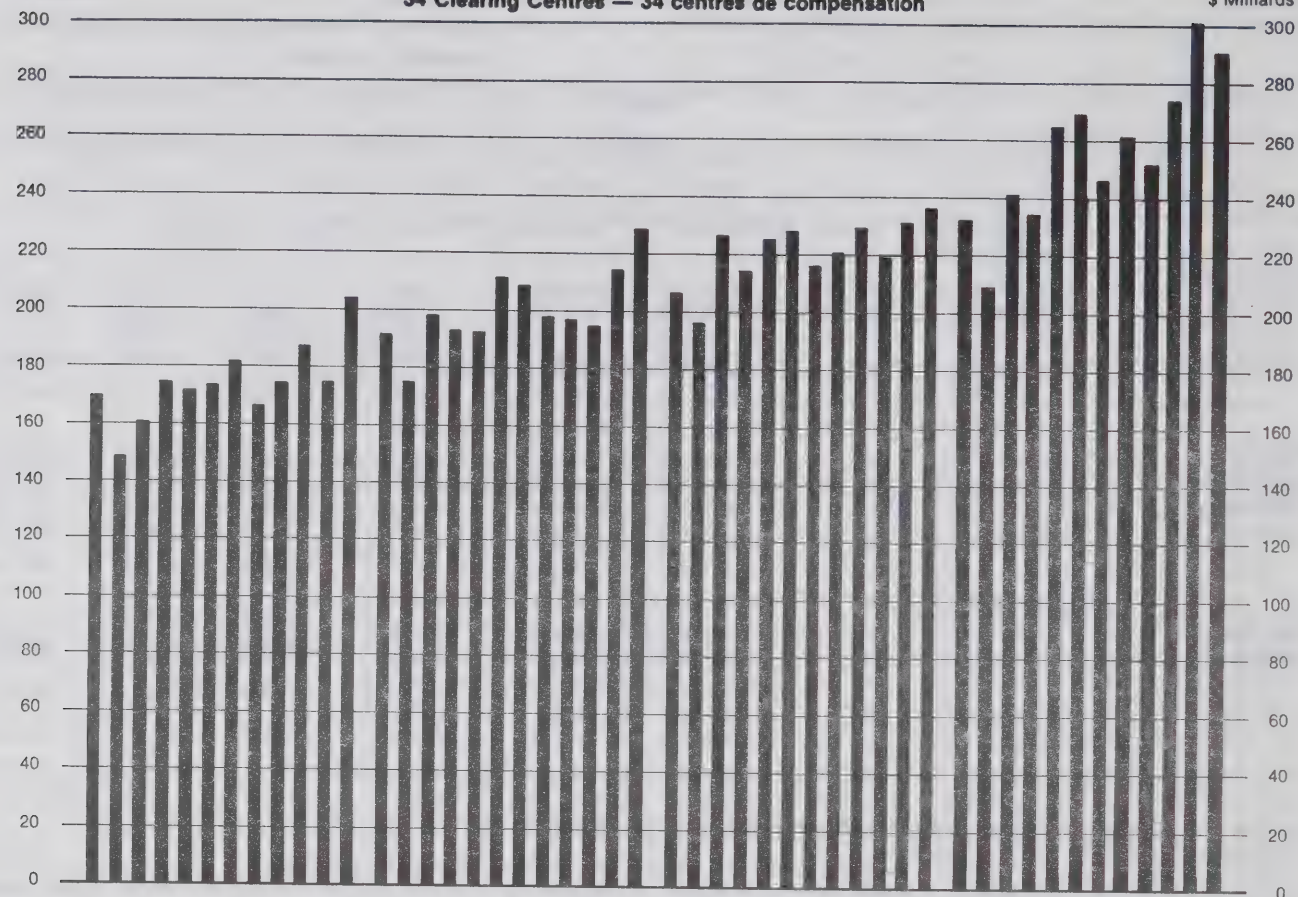
# Value of Cheques Cashed in Canada

## Valeur des chèques encaissés au Canada

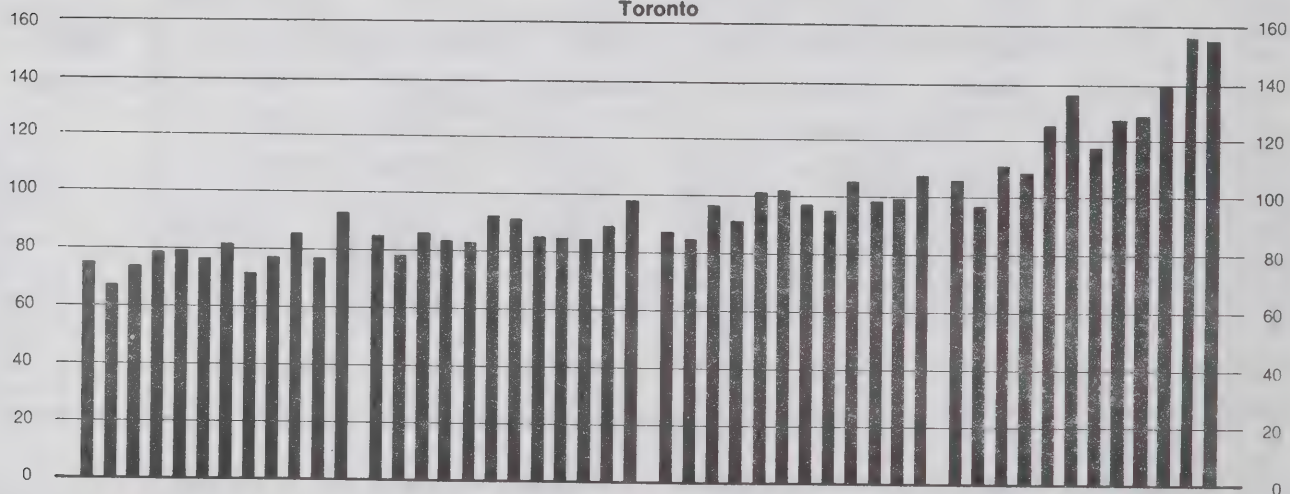
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34 Clearing Centres — 34 centres de compensation

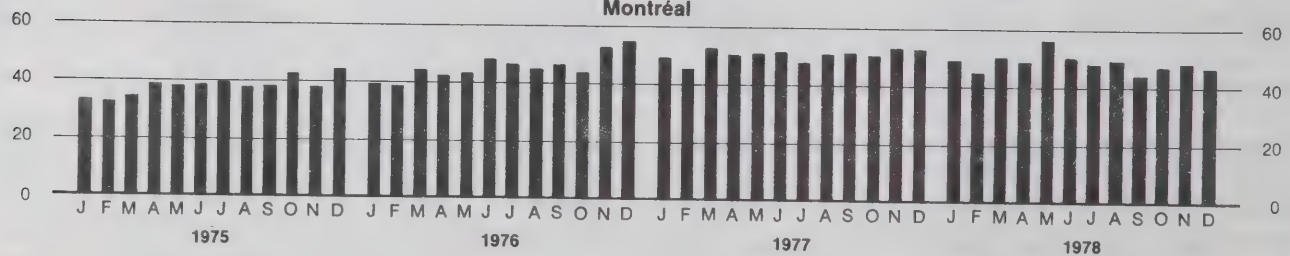
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